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ABSTRACT

This report provides an overview of a federal initiative, entitled Access America for Students, which is designed to re-engineer the way training and educational services are delivered to students. Part of the National Partnership for Reinventing Government, the initiative's major objectives are to implement privacy and security processes for transacting business over the Internet, improve student financial aid cash management controls, leverage commercial systems, and establish a common business environment (including common record formats and operating procedures). In the Access America for Students initiative, federal agencies focus on postsecondary students, including lifelong learners, outlining strategic objectives, key components of the initiative (including the students.gov Web site), program development, a pilot program, and plans for national availability. Nine appendixes provide information on related Web links; note several Access America for Students initiatives already initiated or proposed by the Departments of Education, Veterans Affairs, Labor, Education, and Treasury and the Office of Personnel Management; present the initiative's steering committee charter; and list report contributors. (MDM)

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Access America for students

Strategic Plan

JULY 30, 1999

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Access America
National Partnership for Reinventing Government

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ACCESS AMERICA FOR STUDENTS
STRATEGIC PLAN

1. EXECUTIVE OVERVIEW

1.1 Access America—The Vision

In 1997, the National Partnership for Reinventing (NPR) Government outlined a plan, entitled ***Access America***[1], to provide Americans with better access to Federal services and benefits. Specifically, the plan called for Federal agencies to work together to develop improvements in government services to citizens, business, and other Federal and state government agencies through the reengineering of Federal information systems and the implementation of electronic service delivery mechanisms, particularly Internet-based electronic access and service delivery. While advances in electronic access have been made, many government services are still paper-based and require citizens to make applications in person and/or wait days for the information or services they need to be provided. Through the reengineering of government systems, citizens will one day have access to government services and information 24 hours per day, 7 days per week. For example, rather than drive to the Post Office to complete a change of address form when they move, citizens will be able to complete the form on-line and submit it electronically any time of the day or night from computers in homes, as well as those in schools, libraries and other public venues. Information that once took weeks to be received will be available immediately. Citizens will submit electronically any time of the day or night applications that once had to be made in person during working hours. The Access America concept is to focus on specific segments of the population, such as students or senior citizens, and to direct resources and efforts to improve service delivery using electronic access to the targeted population.

Access America

"Improving the public's access to government services."

National Partnership for Re-Inventing Government Key Principles

Community	*Foster Teamwork, partnerships, and collaboration*
Courage	*Take risks to achieve results*
Creativity	*We seek out and reward new ideas and innovation*
Trust	*Empower people to do the right thing*
Integrity	*Maintain high ethical standards in all endeavors*
Diversity	*Respect and celebrate differences*
Enthusiasm	*Be passionate about making a difference*
Service	*Provide customers with products and information they want and need*

1.2 Access America for Students Mission and Business Goals

Federal agencies are focusing on postsecondary students, including life long learners, to implement the vision of Access America through an initiative called ***Access America for Students***. This initiative brings together multiple Federal agencies—the Department of Education, the Department of Veterans Affairs,

[1] *Access America, Reengineering Through Information Technology*, Report of the National Performance Review and the Government Information Technology Services Board, February 3, 1997.

the Department of Labor, the Corporation for National Service (AmeriCorps), the Department of the Interior, the Department of the Treasury, Internal Revenue Service, the Social Security Administration, the U.S. Postal Service, the Department of Justice, the Department of Health and Human Services and the Office of Personnel Management—to reengineer the way training and educational services are delivered to students. The mission of the Access America for Students Program is to provide secure electronic access to a range of information and services targeted to students and to improve the delivery of student financial assistance. To achieve the mission, the Access America for Students Program identifies a set of core Business Goals including:

Access America for Students Mission Statement

"National partnership to provide all Americans easy and secure electronic access to life long training, and educational, and other services and improve the delivery of related financial assistance."

- Build public confidence in conducting Internet based business with the Federal government;
- Organize and improve electronic access to Federal training and educational services to make access easier and increase use of these services; and
- Test key aspects of the Department of Education's Student Aid Modernization Plan.

Strong support for the Access America for Students Program is being provided by schools and other members of the postsecondary education and student aid communities in a public/private partnership to improve service to students. This Strategic Plan presents the strategy to accomplish the Access America for Students mission and achieve the stated business goals.

1.3 The Access America for Students Program Scope

From the perspective of the student, the Access America for Students Program makes a broad range of services available through private and secure electronic Internet access. The Access America for Students web page uses the URL ***students.gov*** and serves as a gateway for students and other members of the postsecondary community. The *students.gov* web site organizes information to serve as an electronic "yellow pages" for members of the postsecondary community seeking information about student related Federal services and benefits. In doing so, *students.gov* provides reciprocal links to the web sites of Access America for Students Federal and postsecondary community partners. The Access America for Students web site, including the reciprocal links, became available on April 30, 1999. A list of the Federal student related links to information and services that can be accessed is provided in Appendix A.

The Access America for Students Federal partners are working together with the postsecondary and student aid communities to develop a proof of concept pilot program that will be conducted initially in two phases over a two-year period. In developing the Access America for Students Pilot, four Strategic Objectives have been identified:

- ***Implement Privacy and Security Processes.*** As the government migrates to an electronic, non-face-to-face environment, the security and privacy of citizens should not only be preserved but should also be enhanced. The Access America for Students Program embraces the ***Privacy Principles*** (on page 15) developed by Federal agencies working with key privacy experts from industry. In addition, the program is developing its own privacy practices and policies to ensure that student information remains confidential and is not released for third party use.

- ***Improve Student Financial Aid (SFA) Cash Management Controls.*** Cash management controls and accountability in the delivery of student financial aid will be improved through the implementation of commercial financial transaction processes to deliver student aid in a just-in-time environment and through processes that reconcile school funding positions on a daily basis and tie school disbursements to student-level data.

- ***Leverage Commercial Systems.*** Rather than build stand-alone, single purpose systems, to the degree practical, government information technology initiatives should piggyback on commercially available systems and products. Government will look to industry to provide innovative solutions in the delivery of services such as Public Key Infrastructure (PKI), electronic payments, and Internet access. Therefore, for the Access America for Students Pilot, the Department of Education will use a commercial payments transaction processor to process and account for Pell and Direct Loan student aid transactions, which are funded directly by the Department.[2]

- ***Establish Common Platforms and Business Environment.*** Government information technology initiatives should be based on common platforms to support interoperability and a common operating environment among stakeholders. In addition to establishing a common platform for government systems, the Access America for Students Program will work with the postsecondary community to identify and implement a common operating environment that will be available to the community. Such a common operating environment defines the common business processes, operating standards, and roles, responsibilities, and protocols among stakeholders.

The Access America for Student Pilot will demonstrate the use of three electronic tools necessary to reengineer the way Federal educational services and student financial aid are delivered to students. In addition to the Access America for Students web site, which is already a reality, the Access America for Students Program will pilot test two other electronic tools:

- ***Consolidated Student Account***: Rather than make students, lenders and other members of the postsecondary education community go to multiple Federal agencies and even multiple databases within an agency, a Consolidated Student Account will provide a single source of information on Federal financial aid for students, schools and funding sources. The Student Account Manager (SAM) will maintain an account for students throughout the student aid life cycle. Through this account, a designated SAM will process Pell and Direct Loan aid transactions and post them to the student account. During Phase I of the pilot, ELM will provide information on FFELP transactions to the SAM for posting to the student account so that students and schools have ready access to information on all Title IV aid programs. The Department is working with the FFELP community and other members of the postsecondary community to establish agreement on a means for the community to share student aid information using jointly developed data standards and to provide students, schools, lenders and other authorized postsecondary partners with seamless Internet access to accurate and up-to-date student aid information.

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[2] The student aid programs administered by the Department of Education are authorized under Title IV of the Higher Education Act of 1965. These Title IV aid programs include: ,

- Federal Direct Loan Program (FDLP): These loans are made directly to students and parents by the Department of Education.

- Federal Pell Grants: The Pell Grant Program funds grants directly to students by the Department of Education.

- FFELP: Federal Family Educational Loan Program (FFELP): FFELP loans are made to students and parents through commercial lenders and are insured by guaranty agencies and reinsured by the federal government.

- ***Electronic ID***: To build public confidence in Internet access to government services and privacy protection, the Access America for Student Pilot will use electronic IDs to secure access to the student account. During Phase I of the pilot, log-on IDs (Electronic Access Code of the Department of Education) and passwords will control access. During Phase II of the pilot, commercial digital certificates will be used to authenticate access to student account information through the Internet and to sign student aid documents such as the Free Application for Federal Student Aid (FAFSA) application and promissory notes for Federal aid. These digital certificates will be made available to students and other members of the postsecondary and student aid communities through the General Services Administration's (GSA) Access Certificates for Electronic Services (ACES) Program and through other Federal PKI service contracts.[3]

While the Access America for Students Program encompasses all Federal student aid programs, initially the student financial aid programs delivered by the Department of Education will be pilot tested. Student financial aid programs for other Federal agencies will be integrated in the student account during or subsequent to the Access America for Students Pilot Program.

Subsequent to and during each phase of the pilot, a rigorous evaluation of test results will be conducted. If necessary, pilot components will be refined and tested again. However, as pilot components are tested and validated, they will be made available for implementation and use by Federal agencies and other members of the postsecondary education community. The goal is to make all components of the Access America for Students Program available to the community by 2001. This approach is based on Raines Rules[4], which specify that information technology (IT) investments should be put into effect in phased, successive projects that are narrow in scope and independently solve part of an overall mission problem. Raines Rules also call for the use of pilot testing and prototyping in developing major IT initiatives. The Raines Rules approach for the Access America for Students Program is consistent with the approach taken by the Department of Education in their Office of Student's Financial Assistance (OSFA) Modernization Blueprint. The program infrastructure envisioned by Access America for Students is shown in the following figure.

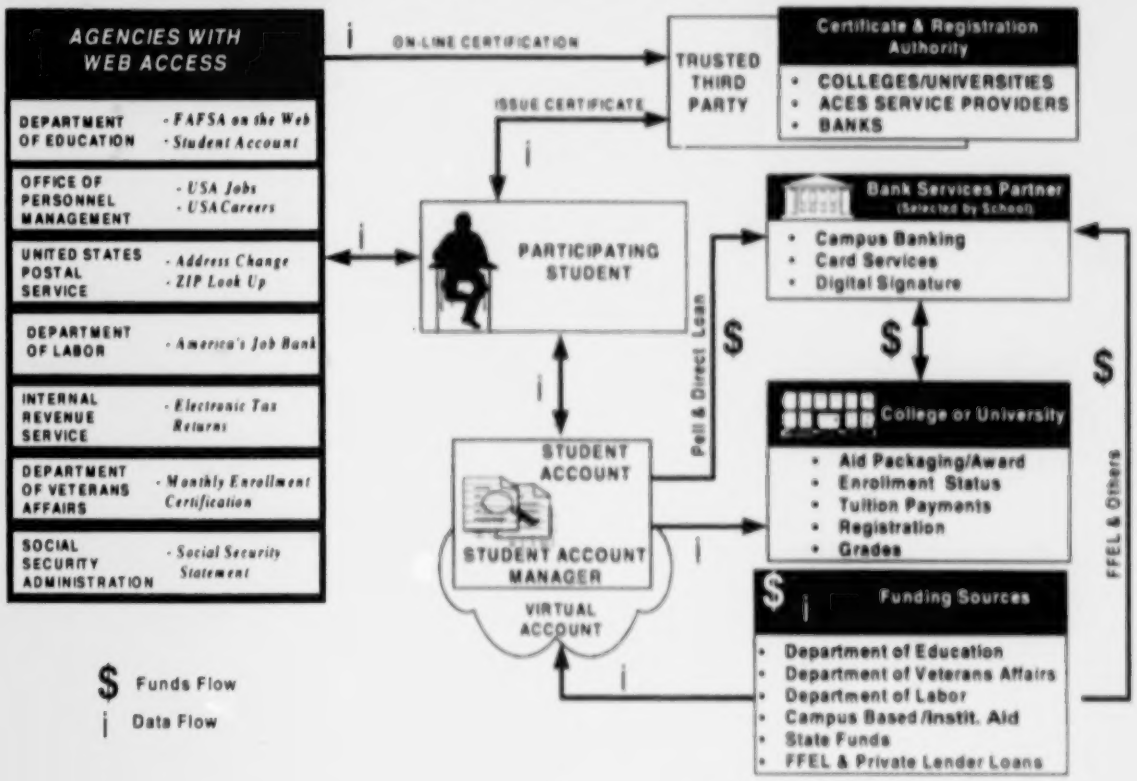
Raines Rules: Buy a Little, Test a Little, Fix a Little

A key difference between Federal and private-sector information technology purchases is that the private sector buys things more quickly and in more manageable units. Government often tries to buy huge systems. These systems take so long to acquire that the technology and the managers have both changed before anything is delivered. Therefore these systems should *"be implemented in phased, successive chunks as narrow in scope and brief in duration as practical, each of which solves a specific part of an overall mission problem and delivers a measurable net benefit independent of future chunks."*

[3] Access Certificates for Electronic Services (ACES), Request for Proposals, U.S. General Services Administration, Federal Telecommunications Service, Office of Information Security, January 4, 1999.

[4] OMB Circular A-11, Capital Programming Guide. Based on Information Technology acquisition and management rules developed in 1996 by Franklin Raines, former Director of the Office of Management and Budget (OMB).

Access America for Students Infrastructure



As shown, the infrastructure is "*student centric*". In addition to providing students with secure Internet access to their student account information, the Access America for Students web site will also provide students with secure access to a range of Federal electronic citizen services. These services are being developed by Federal agencies under the Access America Program. The Appendices to this plan provide conceptual overviews for the electronic services being developed by Federal agencies. As shown in the graphic, the student's school will request disbursements through the Student Account Manager for Pell and Federal Direct Loan aid programs. The Student Account Manager will disburse aid funds to schools for these programs and post the information to the student account. During the Phase I of the pilot, FFELP lenders will provide information on loans they process directly to the Student Account Manager for posting to the student account. This process will provide a single source of information for Title IV aid. For Phase II and beyond, the Department is working with the postsecondary community to provide information on a range of aid programs through linkages to a virtual student account. In addition, the Student Account Manager will provide access to aid information for other Federal agencies through the student account. The student account will be available for secure Internet access by the student or other members of the postsecondary community with a clear mission need for access. Electronic IDs and digital certificates will support secure Internet Access.

1.4 Drivers for Change

Forces both internal and external to the Federal government are driving a change in the way the government conducts its business. Key drivers are discussed below.

1.4.1 Emergence of the Digital Infrastructure

Clearly, the most compelling driver is the emergence of the digital infrastructure that has been spawned by the growth of the Internet. In his recent book[5], Bill Gates, Chairman of Microsoft, says that only those organizations that master the digital universe will remain competitive. To be competitive and provide the kind of service expected by customers, the Federal government must move purposefully and swiftly into to the digital age. The Federal government must be able to provide the public with the same level of service and easy access that they have come to expect from the private sector. To do more with shrinking budgets and resources, including a shrinking Federal workforce, the Federal government is increasingly being driven to move from paper to electronics. Indeed, by moving out and doing things such as developing secure, remote Internet access to services and piloting the use of digital certificates, the Federal government can help drive change rather than merely follow or respond to change in the digital age.

Competing In the Digital Workplace

"The successful companies of the next decade will be the ones that use digital tools to reinvent the way they work." *Business @ The Speed of Thought*

1.4.2 Student Financial Aid Modernization

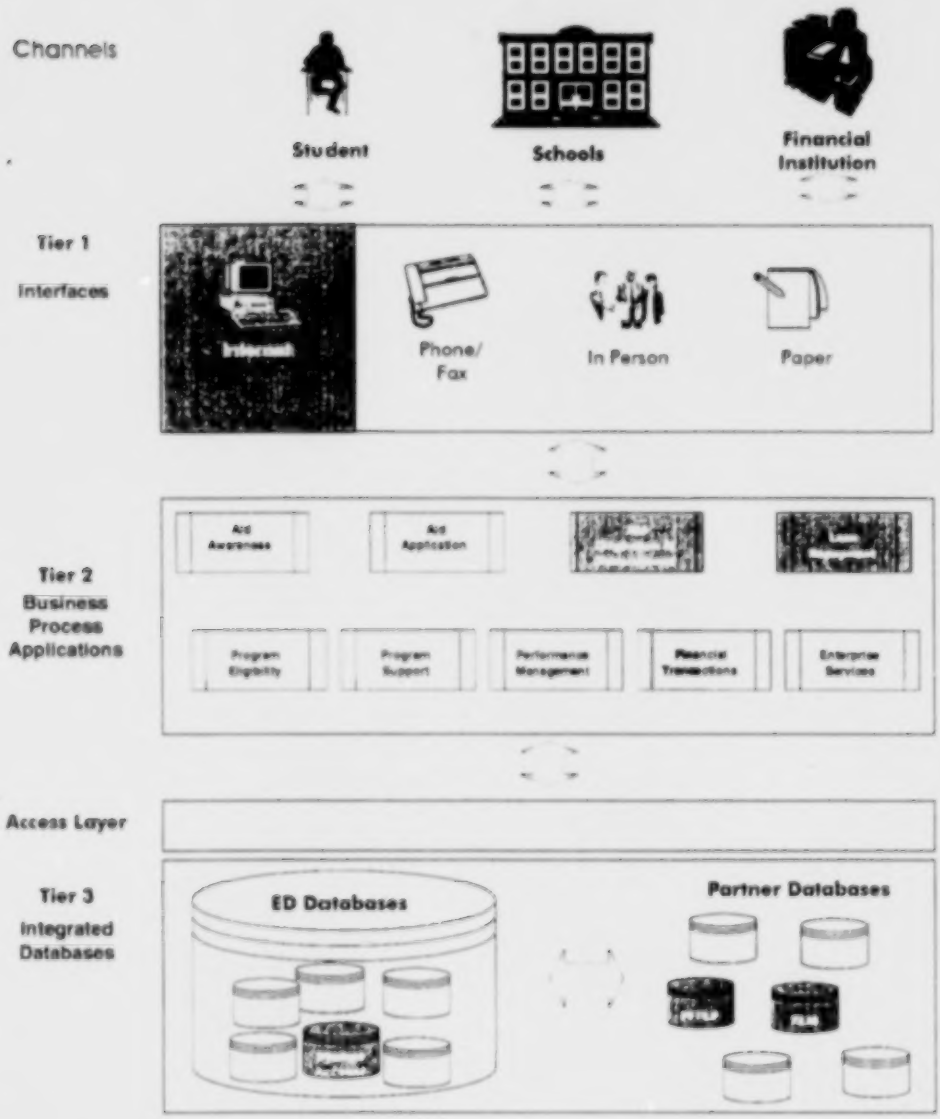
The Higher Education Act Amendments of 1998 created a Performance Based Organization (PBO) for student financial aid within the Department of Education's OSFA. The mission of the OSFA is to help put America through school by ensuring that all Americans have the financial resources and information they need to obtain to a quality postsecondary education. In doing so, OSFA invests in the education of America, one student at a time. Objectives of the PBO program include improving customer satisfaction and modernizing and reducing the overall cost of delivering student financial aid. These improvements will result in students who understand their educational choices and make better choices in selecting programs and paying for education. In meeting their PBO objectives, the OSFA is developing a modernization blueprint that will become the basis for implementing an open, integrated student financial aid program for the Department.

OSFA Objectives

- Improve service to students and other participants
- Reduce the costs of administering programs
- Increase accountability
- Provide greater flexibility in managing operations
- Integrate information systems
- Implement an open, common, integrated system for delivery
- Ensure complete, accurate, and timely data

[5] *Business @ The Speed of Thought: Using a Digital Nervous System*, William H. Gates, III, Warner Books, USA, 1999.

Access America for Students
Integration with ED Modernization



Access America for Students intends to serve as a test bed for key components of the SFA modernization program. Going back to Raines Rules, it is not the objective or the mission of the Access America for Students Program to implement all components of the SFA Modernization Blueprint.[6]

[6] *OSFA Modernization Blueprint: Making the Vision a Reality*, Draft, May 30, 1999.

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The preceding figure provides a graphical representation of the SFA Modernization Blueprint and the components of the Blueprint that will be tested by Access America for Students. The reengineered business processes that will be tested through the Access America for Students Pilot Program are represented by the shaded boxes. The Blueprint is based on a three-tier architecture. At the Interface Level, Access America for Students will focus on secure Internet access to student account information shown in Tier 3, Integrated Databases. At Tier 2, nine mission critical SFA business processes have been identified. Access America for Students will test reengineered aid origination and disbursement processes during the first phase of the pilot and will be extended to loan repayment during the second phase. Those financial transactions that are directed to the settlement of student aid transactions will be reengineered and tested. Specifically, Access America for Students will use a commercial Electronic Funds Transfer (EFT) processor to:

- Process and settle origination, disbursement and repayment student aid transactions for Pell Grants and Federal Direct Loans;
- Post those transactions to a student account; and
- Provide secure Internet access to student account information.

For Phase I of the pilot, ELM and other members of the FFELP community will forward information on the student aid transactions they process to the Student Account Manager for posting to the student account. For Phase II, the Department will work with the FFELP community to explore the use of Linkages to combine information for Title IV aid programs through secure Internet access to a virtual student account. In the future, other Federal agencies that provide student aid will also provide access to their aid transactions via the student account so that the account will be a single, integrated source of Federal student aid data.

1.4.3 Project EASI

The Access America for Students Program does not intend to reinvent the wheel. Just as the SFA Modernization Blueprint is building on the work conducted under Project EASI (Easy Access for Students and Financial Institutions) by the Department and members of the postsecondary community, Access America for Students will also build on EASI. Over the past several years, the Department of Education, students, educators and the postsecondary business community have worked to document current SFA processes and have developed new concepts to reengineer the SFA program. Goals identified under Project EASI[7] that will be tested by the Access America for Students Program include:

- Simplify the origination, payment, and reconciliation processes for all student financial aid programs;
- Provide students and institutions with improved access to student account information;
- Improve management of Federal funds to reduce excess cash at institutions and to improve timeliness of accounting;
- Capture and maintain information to satisfy all Federal and institutional reporting;
- Provide information and services to assist aid recipients in completing the timely and efficient repayment of student loans; and

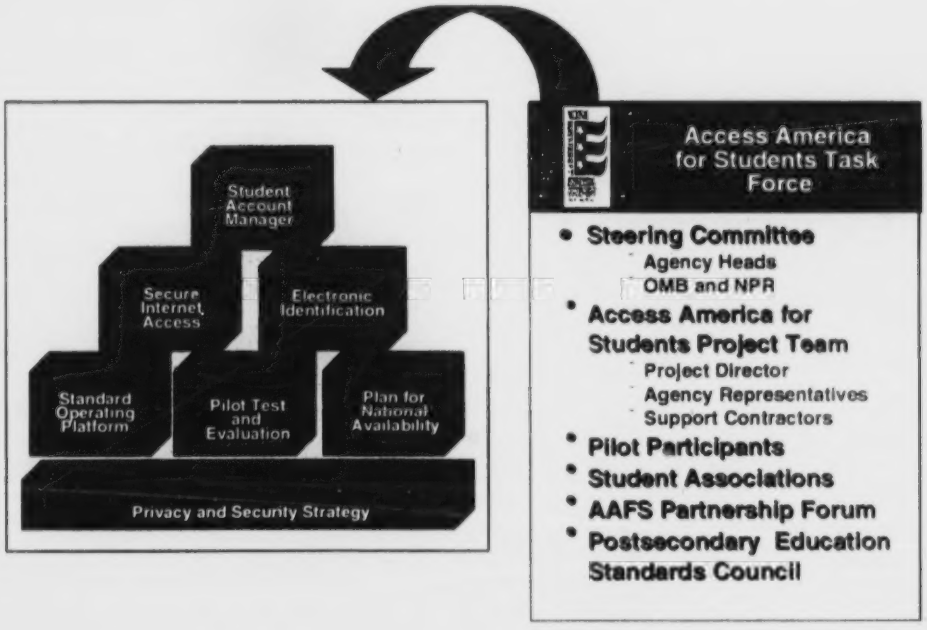
[7] *Project EASI Concept Document*, Department of Education, June 23, 1997.

- Provide information and services to assist loan holders in the timely, efficient and complete collection of outstanding student loans.

1.5 Getting the Job Done

Reengineering of Federal student aid delivery systems is a complex undertaking. The Access America for Students Program participants are working together to develop the building blocks needed to reengineer Federal student financial aid systems and procedures. The project participants and building blocks are depicted in the following figure and are described below.

Access America for Students
Getting the Job Done



1.5.1 Access America for Students Key Roles

The Access America for Students Project is being conducted under the guidance of the Access America for Students Steering Committee by the Access America for Students Task Force. Key roles are also being played by Student Associations, the pilot participants and the Access America for Students Partnership Forum.

1.5.1.1 The Steering Committee

The Steering Committee is comprised of senior level staff from Federal agencies including:

- Department of Education;
- Office of Management and Budget (OMB);

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- Department of the Treasury, Financial Management Service;
- Internal Revenue Service;
- Department of Labor;
- Department of Veteran Affairs;
- U.S. Postal Service;
- Social Security Administration;
- Department of Defense;
- Corporation for National Service (AmeriCorps);
- Department of Health and Human Services, Health Resources and Services Administration;
- General Services Administration; and
- Office of Personnel Management.

The Steering Committee is co-chaired by the Department of Education Office of Student Financial Assistance Programs Chief Operating Officer and the Office of Management and Budget. The National Partnership for Re-Inventing Government (NPR) and the Office of Management and Budget provide policy, budgetary and operational direction and coordination.

1.5.1.2 The Access America for Students Task Force

An Inter-Agency Task Force is responsible for the development and implementation of the Access America for Students Program, including: operations and systems design and development, pilot test implementation and evaluation, and scaled roll out of the program. The Task Force consists of representatives of the Department of Education and the other Federal Access America for Students member agencies. The Department of Education and the General Services Administration provide administrative support for the Task Force and its activities.

The Access America for Students Task Force, in conjunction with the pilot participants and the Access America for Students Partnership Forum, is developing the requirements and other building blocks necessary to develop and implement the Access America for Students proof of concept pilot. The Task Force is also working with the Postsecondary Education Standards Council (PESC) on standardizing data and records for the delivery of student financial aid. These building blocks, described below, will provide the requirements, standards, and systems required to conduct the Access America for Students Pilot and will ultimately make the national roll out of the Access America for Students Program a reality.

1.5.1.3 Student Associations

The following Student Associations have provided consultative support in the development of the ***student.gov*** web site. Their support and insights in planning for the Access America for Students Pilot Program have also been invaluable.

- United States Student Association;
- National Association of Graduate-Professional Students;
- American Medical Student Association; and
- National Black Graduate Student Association.

1.5.1.4 Pilot Participants

The Access America for Students Task Force is working with the postsecondary student aid community on developing the requirements for the pilot program, as well as defining the long-term strategy that will result in a national source of information for all aid programs, including Federal aid programs, state and private aid. For the Phase I of the pilot, eight (8) schools, three (3) school advisors, several FFELP lenders and guaranty agencies are participating in the pilot program. Phase I pilot participants include the

following.

Participating Schools:

- DeVry Institute of Technology, DuPage, IL;
- Iowa State University, Ames, IA;
- New York University, New York, NY;
- Tarrant County College, Fort Worth, TX;
- University of Florida, Gainsville, FL;
- University of Missouri, Kansas City, MO;
- University of Northern Colorado, Greeley, CO; and
- Western Governor's University, Salt Lake City, UT.

Advisors:

- George Washington University, Washington, DC;
- Tennessee State University, Nashville, TN;
- University of Maryland, College Park, MD; and
- Systems & Computer Technology Corporation.

Federal Family Education Loan Program (FFELP) Participants:

- Citibank;
- Norwest Bank;
- ELM Resources;
- Colorado Student Loan Program;
- Higher Education Services Corporation, New York; and
- United Student Aid Funds.

Participation is expected to grow to about fifty (50) schools for Phase II of the pilot.

1.5.1.5 Access America for Student Partnership Forum

To support the commercial payments infrastructure, the financial services industry established operating rules that govern the procedures, roles, and responsibilities of stakeholders in the payment process. The industry determined that such rules were necessary to allow for the universal exchange of funds and information among stakeholders. In order to foster the development of a common business environment for student financial aid, the Federal agencies along with their postsecondary partners, face a similar need. To support the development of a common business environment, an Access America for Students Partnership Forum has been formed. Membership in this forum is open to all postsecondary public and private stakeholders. The work of the Forum will focus on developing the common business processes and operating standards for student aid programs. The National Automated Clearinghouse Association (NACHA) will facilitate the development process. NACHA was instrumental in bringing together stakeholders to develop business rules for the national Electronic Benefits Transfer (EBT) Program. The national EBT program replaces paper-based benefit delivery of Federal and state checks, food stamps, vouchers, and other paper benefits with electronic benefit delivery through the commercial financial services industry. The EBT rules, which are known as the Quest™ Operating Rules, have been embraced by EBT stakeholders including participating Federal agencies, states, commercial EBT transaction processors, Point of Sale (POS) and Automated Teller Machine (ATM) networks, and retail merchants. NACHA brings to the Access America for Students Program their expertise in bringing together a broad range of public and private stakeholders to develop common operating and business standards. This Forum will be working in conjunction with the PESC.

1.5.2 Building Blocks

The successful implementation of the Access America Pilot Program is focused on secure, electronic access to student account information and the electronic transfer of Pell and Direct Loan funds and information within the framework of a common, open operating environment. To develop the common operating platform, the Access America for Students initiative includes a number of building blocks. Several of these building blocks provide tools for other Access America Programs as described below.

1.5.2.1 Student Account Manager

The Department has obtained the services of a commercial electronic payments transaction processor or Student Account Manager. Rather than continue to maintain processes whereby students and schools must interface with multiple funding sources to obtain consolidated information on Federal student aid activity, the SAM will establish a central account. Pell and Federal Direct Loan transactions processed by the SAM will be posted to the student's account. Information on transactions processed by the FFELP community and other member of the student aid community will be consolidated with student account information directly or through web linkages. At the option of schools, the student account will also be made available to provide information on Campus Based Aid. Campus Based Programs[8] are aid programs funded by the Federal government but administered directly by the schools. The Student Aid Account will provide a single source of information on Federal financial aid for students, schools and funding sources. The account will be maintained for students throughout the student aid life cycle. In the future, SAM functionality will be extended for use in providing information on student aid programs delivered by other Federal agencies.

1.5.2.2 Electronic Access via the Web

The Department of Education will participate with other Federal agencies as a sponsor for the Access America for Students web site. As described above, the Access America for Students web interface will provide secure access to the student account and will serve as a gateway to general information regarding postsecondary education and to other Federal Access America programs.

1.5.2.3 Electronic Identification

The Access America for Students Program will coordinate efforts across government agencies and schools serving the student population for common access to the student account and other Federal electronic services. Web access to the student account and other Federal systems and data will be secured through the use of log-on IDs and passwords during Phase I of the pilot. During Phase II of the pilot, Access America for Students will test the use of a commercial PKI service for identity authentication for Internet access. Digital signatures will also be used to sign documents, such as the FAFSA application and promissory notes, and to authorize updates in personal information.

1.5.2.4 Standard Operating Platform

The Access America for Students Program will foster standard business processes and operating standards for student financial aid processing. These standards will create the foundation for a uniform operating environment to support the diverse public and private sector stakeholders in delivering student aid and other services to students. Operating standards define stakeholder interaction, responsibilities, transaction processing, as well as funds transfer and settlement processes using common standards. To develop common business processes and operating standards for the student programs, the Access

[8] Campus Based Programs include Federal Supplemental Educational Opportunity Grants, the Federal Work-Study Program, and the Federal Perkins Loan Program.

America for Students Partnership Forum is being formed. Membership in the Forum will be open to all public and private stakeholders. The goal is to move towards integrated solutions for the delivery of Federal student aid and other electronic services to students.

1.5.2.5 Pilot Test and Evaluation

The Department of Education, in conjunction with other Federal agencies and participating schools and funding sources is conducting a two-phase Access America for Students Pilot Program. The pilot is being conducted as a proof of concept to test the reengineering of Department of Education student aid systems and the infrastructure for Federal electronic delivery services to the public. It was determined that a two-phase approach was necessary to provide student aid participants with sufficient time to modify their systems and processes to meet all program objectives.

Phase I of the Access America for Students Pilot will be conducted with 8 pilot and the 3 advisory schools during the 1999-2000 award year. Phase I of the pilot will focus on several objectives including:

- Designate a commercial transaction processor to serve as the Federal Student Account Manager;
- Establish and maintain student accounts for student aid recipients at each of the pilot schools;
- Use the commercial payment systems to originate Pell and Direct Loan disbursement requests and disburse student aid proceeds; and
- Provide secure Internet access to student account information.

Phase II of the pilot will be conducted with about fifty (50) pilot schools during the 2000-2001 award year. In addition to continuing Phase I processes, Phase II of the pilot will focus on more complex objectives including:

- Establish and use common record formats and business processes for the origination, disbursement, and repayment of student aid;
- Work with members of the postsecondary aid community to link Federal, state and private student aid data through a virtual or consolidated database to provide students, schools and lenders with a single source of information for all student aid programs;
- Extend program functionality to include Direct Loan repayment and servicing;
- Work with the community to develop a set of common business processes and operating standards that will delineate the rights and responsibilities of student aid stakeholders and create a foundation for a uniform operating environment; and
- Use Public Key technology and digital signatures for electronic filings to the Federal government and for secure web access.

An evaluation will be conducted during and after each phase. Results of the evaluation will be published. If necessary, systems and processes will be refined.

1.5.2.6 Strategy for National Availability

As concepts are evaluated and validated, they will be made available for national roll out. Thus, processes will become available at different times, depending on their readiness. Assuming positive validation of the concept, by 2001, there will be national availability of all program components. A recruitment effort will be required to prepare and facilitate school conversion. To facilitate these efforts, the Access America for Students Communications Team is developing a Marketing and Communications Plan. This plan will target opportunities to increase student and school participation in the Access America for Students Program.

1.6 Benefits of Access America for Students

Access America for Students is expected to be beneficial to all stakeholders, creating a "win-win" situation for all.

1.6.1 Benefits to Students

Students will gain substantial convenience from Access America for Students including:

- One source for student aid data throughout a student's life.
- Information is organized and managed for easier access.
- Students are able to access a range of government and institutional services via a web site gateway and hyperlinks that are directed to a student's needs.
- Internet information will be available when the student needs it, 24 hours a day, 7 days a week.
- Privacy is protected through the use of digital certificates for identity authentication.
- Digital signature technology provides the capability for electronic filing of business documents to the Federal government.
- Students have added opportunities for loan counseling via the web site, including repayment calculations and other simulation tools. By being able to see their full aid status in one place, students better understand the extent of their loan commitments.

1.6.2 Benefits to Schools

Access America for Students provides conveniences to schools as follows:

- The student account provides faster processing and easier access to student aid data.
- Is expected to result in reduced reporting requirements to the Federal government.
- Will result in easier reconciliation of student aid originations and disbursements.
- Provides tools, such as electronic IDs and Digital Signature to support distance education programs, making it easier for schools to provide flexibility for their target audiences.

1.6.3 Benefits to Financial Institutions (Lenders, GAs, Servicers, Collection Agencies, Etc.)

Access America for Students will provide efficiencies to financial institutions as follows:

- Common business practices in the delivery of student financial aid.
- Widespread deployment and use of Internet and other electronic services delivery.
- Common record formats and data definitions leading to reduced need for system changes and processing costs.
- Improved customer service through easy access and reduced processing cycle time.

1.6.4 Benefits to the Federal Government

The Government will realize economies of scale and enhanced convenience from the Access America for Students Program as follows:

- Improved cash management and reconciliation of Federal financial aid disbursements through the establishment and use of commercial standards for internal controls and auditability.
- Through electronic services, processing times and costs will be reduced.
- Working together, each agency can benefit the risk reduction and help the government deliver information and services more efficiently and securely to a much wider audience.
- By utilizing a secured national infrastructure for delivering benefits and information, Access America enforces necessary security and ensures student privacy.
- Government oversight and fraud detection efforts are improved because the government now has the ability to access up-to-date student account information whenever it is needed.
- Through a web site gateway, the government can reach students who typically would not know of its services.

2. STRATEGIC OBJECTIVES

As the Federal government approaches the new millennium, migrating to electronic information and service delivery is a primary goal. In moving to the electronic environment, the Access America report set forth a number of key objectives. The Access America for Students Program embraces these objectives:

- ***Implement Privacy and Security Processes.*** As the government migrates to an electronic, non-face-to-face environment, the security and privacy of citizens should not only be preserved but should also be enhanced.
- ***Improve Cash Management Controls.*** The Access America for Students aid funds disbursement processes will improve SFA cash management controls and reconciliation by tying funds disbursement to student level data and through the implementation of just-in-time funding.
- ***Leverage Commercial Systems.*** To the degree practical, government information technology initiatives should piggyback onto commercially available systems and products. Government will look to industry to provide innovative solutions in the delivery of services such as PKI, electronic payments, and Internet access.
- ***Establish Common Business Environment.*** Department of Education information technology efforts should be based on common operating platforms to support interoperability. In addition, the Department should work with other members of the postsecondary community to develop a common business environment and operating standards.

2.1 Implement Privacy and Security Processes

A key factor to the success of Access America for Students is to ensure the privacy and confidentiality of student information in the non-face-to-face environment of electronic commerce. When applications require robust authentication, data integrity, and confidentiality, the government intends to use commercial public key encryption to ensure that data being transmitted across Internet-based protocols is

safeguarded.

2.1.1 Privacy Principles

The ***Access America*** report outlines steps to increase citizen and business access to the most commonly requested government services via the Internet by the year 2000. To achieve this vision, the public must have confidence that the government systems with which they interact electronically will provide adequate security and privacy safeguards. Both service providers and customers must be able to obtain and provide information and conduct other transactions with the confidence that security and privacy will be maintained. To facilitate this access with trust, all partners must find ways to cooperate in building a PKI to promote and support these new relationships.

To ensure public confidence in privacy protection, representatives from various Federal entities including the Office of Management and Budget, the Government Information Technology Services (GITS) Board, the Federal PKI Steering Committee, the GSA's Office of Governmentwide Policy, the Department of Education, and the Federal Trade Commission have worked together with key privacy experts from industry to develop a set of privacy principles which will be embraced by the Access America for Students Program. These principles, presented in the following chart, guide how the government can securely do business with the public over the Internet.

Privacy Principles

General Principles

1. Personal information obtained and used only in ways that respect privacy.
2. Information not destroyed or altered improperly.
3. Information to be timely, accurate and relevant.

Information User Principles

1. Assess privacy impact before collecting, disclosing, or using personal information.
2. Collect and keep only information needed to support current or planned activities.
3. Assure information is timely, accurate and relevant.
4. Disclose why information is being collected, how it will be used and protected, and right of redress.

Customer Rights

1. Right to access and correct information.
2. Right to protect confidentiality and integrity of transactions.
3. Right to remain anonymous when appropriate.
4. Right of redress if harmed by improper disclosure.

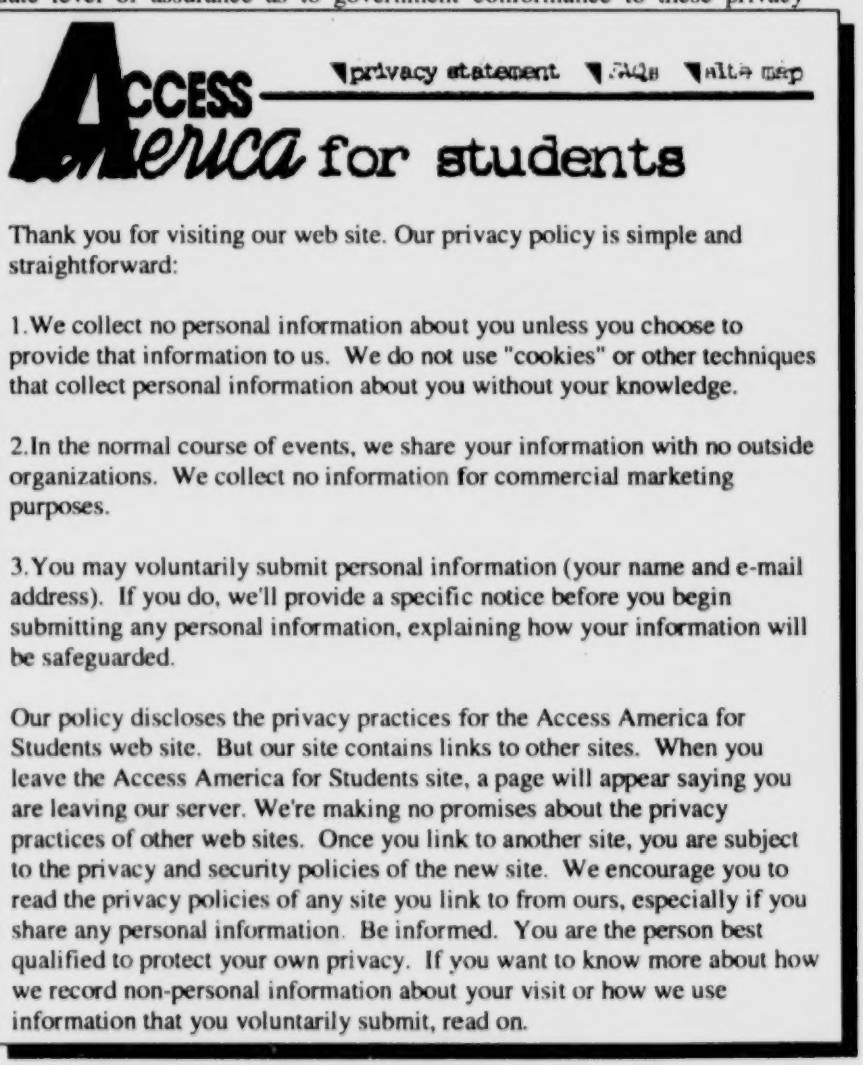
Developed in coordination with key stakeholders, these inviolate privacy principles are crucial to the acceptance by the public of electronic delivery of government services through the Internet.

2.1.2 Access America for Students Privacy Principles

The Access America Program will work with participating agencies to adopt and follow the Access America for Students privacy principles or develop appropriate agency specific policies. The objective for Access America for Students is to build public confidence in using Federal web-based applications to access information or otherwise conduct business with the Federal government over the web links. In providing information and Federal services through the Internet, Access America for Students will maintain the confidentiality of student information and will not release information for third party use.

2.1.3 Web Privacy and Security

In order to provide an adequate level of assurance as to government conformance to these privacy principles, the Access America for Students Program will adhere to the President's Memorandum dated June 2, 1999 regarding Privacy Policies for Federal Web Sites. This memorandum provides Federal agencies with guidelines for posting and maintaining clear privacy policies on Federal web sites. The policy must clearly and concisely inform visitors to the site what information the agency collects about individuals, why the information is collected, and how the agency uses the information. In addition, Federal agencies are directed to protect an individual's right to privacy under the Privacy Act [U.S.C. 552a] and OMB Circular No. A-130, *Management of Federal Information Resources*, [61 Fed. Reg. 6428, Feb. 20, 1996] and by the *Principles for Providing and Using Personal Information* published by the Information Infrastructure Task Force on June 6, 1995.


ACCESS America for students
privacy statement
FAQs
site map
Thank you for visiting our web site. Our privacy policy is simple and straightforward:
1.We collect no personal information about you unless you choose to provide that information to us. We do not use "cookies" or other techniques that collect personal information about you without your knowledge.
2.In the normal course of events, we share your information with no outside organizations. We collect no information for commercial marketing purposes.
3.You may voluntarily submit personal information (your name and e-mail address). If you do, we'll provide a specific notice before you begin submitting any personal information, explaining how your information will be safeguarded.
Our policy discloses the privacy practices for the Access America for Students web site. But our site contains links to other sites. When you leave the Access America for Students site, a page will appear saying you are leaving our server. We're making no promises about the privacy practices of other web sites. Once you link to another site, you are subject to the privacy and security policies of the new site. We encourage you to read the privacy policies of any site you link to from ours, especially if you share any personal information. Be informed. You are the person best qualified to protect your own privacy. If you want to know more about how we record non-personal information about your visit or how we use information that you voluntarily submit, read on.

The Access America for Students Program is also exploring the use of industry-based web privacy practice seals, as well as the potential for a Federal privacy practice seal. However, the general consensus

is that the Federal Privacy Act requirements are more stringent and provide a higher level of security and privacy than industry Internet privacy and security requirements.

At a minimum, the Access America for Students web site will openly share:

- What personal information is being gathered;
- How it will be used;
- With whom it will be shared;
- Who is gathering the information;
- What options the user has;
- What security procedures are in place to prevent misuse or loss; and
- How users can correct information to control its dissemination.

By developing a privacy and security program, Access America for Students guarantees that student and other stakeholder privacy and confidentiality will be maintained.

2.2 Improve SFA Cash Management Controls

The Department of Education disburses over $50 billion annually in student financial assistance through postsecondary schools. Currently, schools make advance lump sum funding requests to the Department to fund disbursements to student aid recipients. The value of these advance lump sum funding requests are based on school estimates of their aid funding needs for a several day period. As the Department makes disbursement to schools, there is no way of tying the disbursements to the individual students receiving the aid. Often, weeks or months go by before the Department receives the data necessary to reconcile student aid disbursements to the school to the student aid recipients at the school. The difficulty in reconciling SFA disbursements is compounded by the need for schools to make ensuing lump sum funding requests as they process financial aid packages for other students.

The Access America for Students Program is implementing disbursement processes with built in controls that eliminate the problems associated with current aid disbursement reconciliation in several ways:

- ***Just-in-Time Funding.*** Access America for Students eliminates the need for schools to seek advance funding. Aid disbursement funds requests will be processed overnight by the Student Account Manager for disbursement to the school on the next banking day.
- ***Disbursement Tied to Individual Student Aid Recipient.*** Schools will compile funds disbursement requests for individual students and transmit them in a batch file to the Student Account Manager. The Student Account Manager will validate the funds request for each student against a previously received aid origination record for that student. If no origination record is on file or if the amount requested for disbursement to the student exceeds the funding limit per the origination record, the disbursement request for the student will be rejected and returned to the school for correction. If the disbursement request is validated against an origination record, the Student Account Manager will post the disbursement to the individual's student account and process the disbursement request for next banking day funding to the school's designated financial institution through the Automated Clearing House (ACH).

- ***Daily Reconciliation.*** At the end of each processing day, the Student Account Manager will balance and reconcile the general ledger accounts. School disbursement funding totals will be balanced to the sum total of validated individual student disbursement records processed for the day. Aid Program funding totals will be reconciled to both school funding totals and validated individual student disbursement records for that Aid Program. Only after all ledgers balance will the funds settlement transactions be forwarded to the ACH for processing.

- ***Program Management Reporting and Audit Controls.*** Each processing day, the Student Account Manager will transmit validated disbursement records by Aid Program to the Department of Education. At the end of each processing day, the Student Account Manager will produce management reports for the Department showing funding disbursements by school and by Aid Program. The Department will have the daily funding positions for each school and each Aid Program and can reconcile the positions to the sum total value of the individual student disbursement records received for that day.

For the first time, through the processes implemented by the Access America for Students Program, the Department will have in place sound funds management controls and audit capability.

2.3 Leverage Commercial Systems

A key government principle for adopting emerging technology is to use commercial processes where possible. The Department of Education seeks to reduce operating costs by maximizing the use of available commercial services for Pell and Direct Loan transaction processing. Access America for Students will utilize the services of a commercial transaction processor to maintain the student account information and process aid origination, disbursement, and repayment transactions for posting to the student account.

Strategically, the goal of the Access America for Students Program is to mimic the commercial credit card industry. The program wants to build the same reliance and confidence in student aid financial delivery that exists for credit card holders and merchants nationally and internationally in processing standard credit card transactions. Additionally, the Access America for Students Project will utilize other commercial systems and services as appropriate. Commercial PKI services for authenticating the identity of the students and other stakeholders accessing loan information will provide a foundation for securely accessing student financial information. Similarly, commercial services will be utilized to provide web access to government services.

2.4 Establish a Common Business Environment

The Access America for Students Program will foster standard business processes and operating standards for Pell and Direct Loan student financial aid processing. In addition, a primary Department of Education goal is to work with other members of the postseconary community to develop an integrated solution for the delivery of student aid based on common business practices and operating standards. These standards will create the foundation for a uniform business environment to support the diverse public and private sector stakeholders that comprise the Student Aid Program.

In addition to providing the basis for interoperability among student aid stakeholders, as standard data formats, common operating standards, and re-engineered business processes are developed, the commercial sector will have the incentive to develop products and services that can be integrated with the delivery of student financial aid. As standards are increasingly adopted, campus solution vendors will incorporate additional capabilities and interfaces with legacy systems into their products. An open system

with common standards will make it easier for non-Federal aid data to be integrated with Federal student aid data so that the financial aid community can have a single common point of access to information.

2.4.1 Develop Common Record Formats

In order to establish an integrated system that enables data transfer and sharing across systems, it is critical that common data formats for origination, disbursement, and repayment records be developed. These formats will be based on open standards commonly used for processing commercial card transactions. Commercial business logic, editing, and accounting rules will govern these transactions. The Access America for Students Task Force is working with the Student Account Manager and the postsecondary community to test common record formats during Phase II of the pilot. While the Department can only implement these record formats for the Federal aid programs, the ultimate goal is for all postsecondary aid stakeholders to adopt these common record formats.

2.4.2 Develop Common Business Processes and Operating Standards

To support the commercial payments infrastructure, the financial services industry established Operating Rules that govern the procedures, roles, and responsibilities of stakeholders in the payment process. The industry determined that such rules were necessary to allow for the universal exchange of funds and information among stakeholders. There is a similar need in order to foster the development of a common operating platform for Federal student aid programs. To develop common business processes and operating standards the Access America for Students Partnership Forum is being formed. Membership in the Forum is open to all stakeholders. NACHA will act as a facilitator in bringing together Forum members to achieve consensus and develop common business processes and operating standards. NACHA's councils, including the Council for Electronic Billing and Payment, the Internet Council, and the Financial Electronic Commerce Council, will be available to the Access America for Students Partnership Forum as needed to support development of the common business processes and operating standards.

2.4.3 Develop and Test PKI for Government

The *Access America* report called for electronic delivery of government services built upon secure Internet access to Federal systems. For citizens to make use of this electronic access to information, filings, and applications, they must be confident that such access is based upon an adequate security foundation. As the user community expands, the need to provide strong authentication and ensure privacy will grow. Electronic transactions depend upon a trusted environment, where information is kept confidential, its integrity is ensured, users can be authenticated, and transactions cannot be repudiated. The security foundation for web-based applications, therefore, must provide for the following security requirements:

- ***Authentication***. Ensure that transmissions and messages, and their originators, are authentic, and that a recipient is eligible to receive specific categories of information.
- ***Data Integrity***. Ensure that data are unchanged from their source and have not been accidentally or maliciously altered.
- ***Nonrepudiation***. Ensure strong and substantial evidence is available to the sender of data that the data have been delivered (with the cooperation of the recipient), and, to the recipient, of the sender's identity, sufficient to prevent either from successfully denying having sent or received the data. This includes the ability of a third party to verify the integrity and origin of the data.
- ***Confidentiality***. Ensure that information can be read only by authorized entities.

The Federal government intends to use emerging PKI (including digital signatures and encryption) to provide the security foundation for web-based applications. Federal PKI is based upon the *Access With Trust* document that provides the guiding principles for electronic services delivery. Issued in September 1998 by the Federal PKI Steering Committee, the GITS Board and OMB, *Access with Trust* describes the strategy for development of a trusted PKI that the Federal government can use. To achieve the vision of electronic service delivery to citizens, the Federal government must demonstrate that a PKI can effectively transform the manner in which individuals and organizations interact with government in beneficial ways. For the PKI to succeed, it must provide a level of assurance for users which is greater than that afforded by security measures currently in place. Furthermore, to show that a PKI works, the government must demonstrate it in real-life applications that touch people's lives in a positive way. The Access America for Students Program furnishes just such an opportunity to showcase the benefits of the emerging PKI to the public at large.

Access With Trust: Guiding Principles for Electronic Services Delivery

- Use commercially available technology and products.
- Support multiple technologies and promote interoperability.
- Work closely with industry and other parties.

Even though Federal government applications for information security represent a large and diverse customer base for security and privacy solutions, few government requirements differ fundamentally from those of the business world. Most security solutions will be developed by private industry and will be offered to a broader customer base as off-the-shelf products or services. The selection of commercially available technology and products is expected to demonstrate successful use of a PKI across multiple Federal agencies operating within their own legally or institutionally mandated environment. Flexibility, adaptability, extensibility (ability to serve users having divergent environments and interests), expandability, scalability (ability to support a much larger user base), and interoperability represent critical features that the technology and products must possess.

Toward these ends, the Access America for Students Program intends to use a PKI that can be used interoperably with other Access America initiatives and other Federal agencies. For PKI to work successfully, an individual's public key must be properly bound to that individual's identity. Therefore, Access America for Students will test trustworthy methods of binding electronic IDs to people using commercial grade certificates.

To support the Access America Program and provide the necessary digital certificates, GSA has developed the ACES Program. Under the ACES Program, GSA issued a RFP for commercial grade PKI services January 4, 1999. Contract award will be made in fall of 1999, so that commercial grade certificates for Access America for Students can be obtained through the ACES contract schedule.

The ACES Program comprises the following components:

- On-line certificate application process;
- Two registration processes:
  - Identity verified by ACES service vendors against multiple independent databases;
  - Agency/local registration through authorized representatives;

- On-line certificate status validity verification; and
- No fee to the public for digital ID.

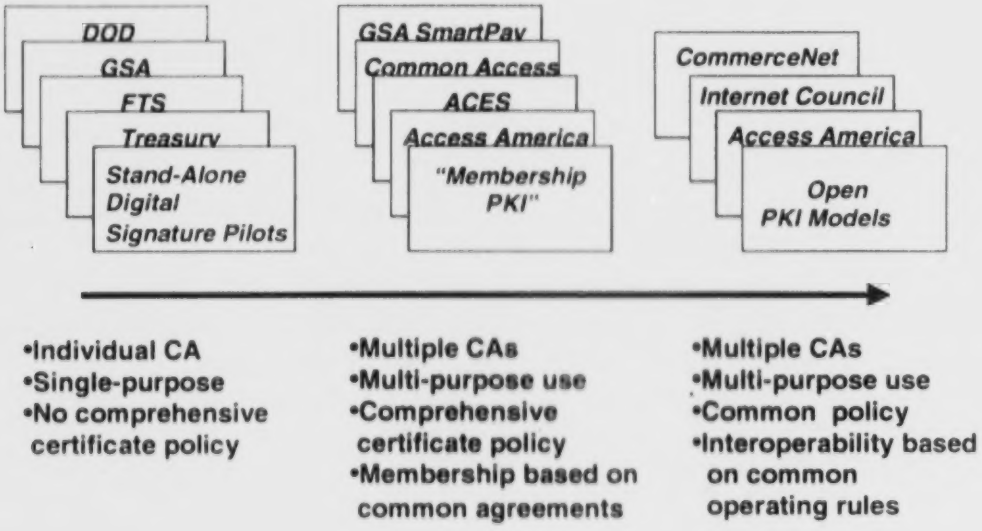
A successful PKI is dependent on trustworthy and dependable identification proofing. Certificate Authorities are dependent on local registration agents to verify and validate an individual's identification documents prior to requesting a certificate and registering them into the system. The Access America for Students Program Pilot will test the viability of using schools as registration agents. The Access America for Students Pilot will also accommodate situations in which certificates are needed for identity authentication for students who are not yet enrolled or for parents. ACES provides flexibility in meeting the public's needs by providing for remote registration when in-person registration is not viable.

Agency implementations of PKIs need to promote interoperability among those agencies. Therefore, on the acceptance side, Access America for Students will test ability of agencies to accept various certificate types from various end-points both inside and outside of government in an effort to demonstrate certificate interoperability. Access America for Students will provide a "test-bed" for the evolution of the PKI within the Federal government. Initially, Access America for Students will function as a "membership" PKI. Access America for Students will exchange certificates with other agencies based upon pre-established common agreements among the participating agencies. Agencies forming the "membership" will be using certificates provided by multiple Certificate Authorities acting under the ACES contract vehicle. Participants, through inter-agency contractual relationships, will agree upon a comprehensive certificate policy.[9] The relying parties (the agencies) will have bi-lateral agreements in force with the other "members" of the PKI.

Eventually, as the Access America for Students Program evolves and expands, it will move toward a fully open PKI in which interoperability will be based on common operating rules rather than agency-to-agency contractual agreements. Students will have the option of obtaining digital certificates through the ACES program ("membership" PKI) or using any commercial vendor to supply a certificate ("open" PKI). The scope of the PKI will grow substantially, as will the number of participating commercial Certificate Authorities. The figure below depicts the role of Access America for Students in the evolution of the Federal PKI.

[9] The ACES Certificate Policy is available at the URL gsa.gov/aces.

PKI Evolution for Federal Use



Access America for Students will play a pivotal role in the development and testing of a PKI that the Federal government can use. Through this program, the operation of PKI services made available through the ACES contract will be evaluated and clarified. Access America for Students will assist the government in learning about the use of the PKI to provide secure transactions for a variety of government programs. As "lessons learned" are amassed, the PKI processes will be refined, enabling the ultimate evolution toward the open model needed for electronic delivery of government services on a wide-scale.

3. ACCESS AMERICA FOR STUDENTS KEY COMPONENTS

During the initial Access America for Students kickoff meeting held in May 1998, the participating Federal agencies identified key components needed to support the electronic processing of services and benefits. As a way of determining these needs, each agency identified the current electronic processes being offered in comparison to the desired offerings being requested by their customers. When comparing the desired services it quickly became apparent that:

- All agencies were trying to attract more electronic customers;
- Electronic processing provided greater customer service and improved data integrity;
- Electronic processing reduced agency operating costs;

- An electronic ID was needed before an agency or customer could take full advantage of the Internet for transaction purposes; and
- Privacy and security concerns were utmost in everyone's mind.

The agencies identified three key components necessary for electronic service delivery including:

- A web gateway to Federal services and benefits;
- An electronic ID for accessing secure information and electronic transactions; and
- A centralized account where students can monitor their benefit transactions via secure Internet access.

Access America for Students Key Components

Web Site	*Electronic ID*	*Student Account*
▪ General Information **▪ Links to Other Websites/ Services** **▪ Pilot Updates** **▪ Register for Electronic ID** **▪ Access to Student Account Information**	**▪ Student Face-to-Face Registration** **▪ Multiple Use Electronic ID** **▪ Digital Certificate for Robust Authentication, Document Signing and Forms Filings**	**▪ Record of Pell and Direct Loan Financial Aid Transactions** **▪ Supports Common Business Environment** **▪ Single Point of Contact for Pell & Direct Loan** **▪ Link to Virtual Account**

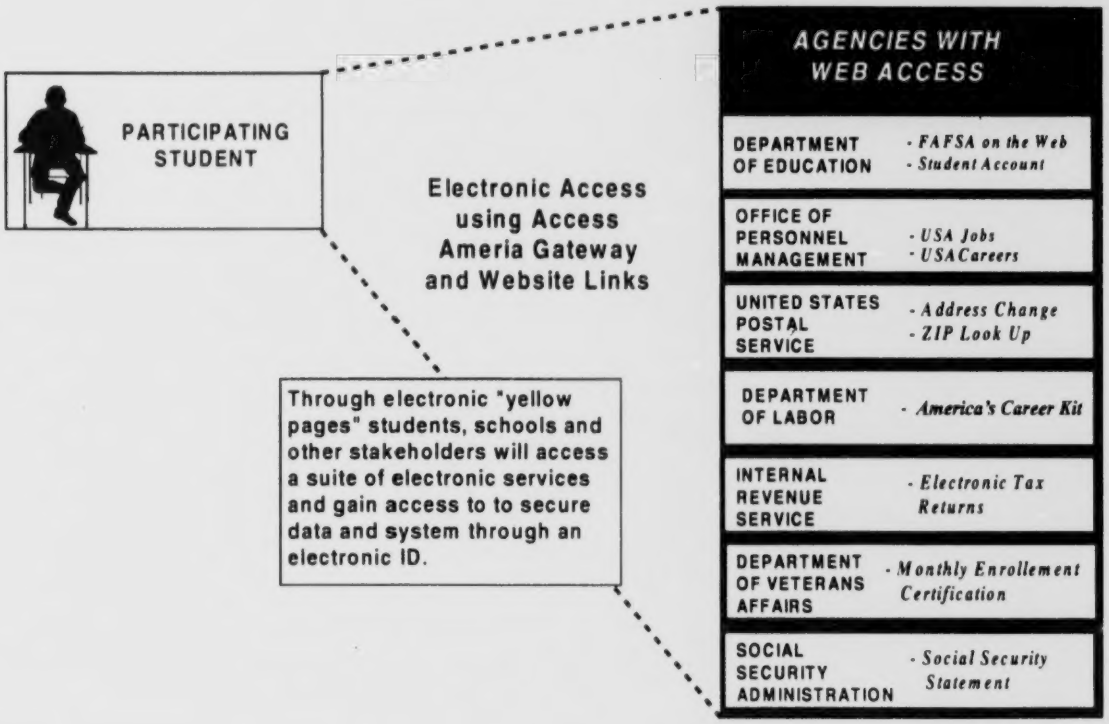
3.1 *Students.gov* - Electronic Access via the Web

Access America for Students will use the URL ***students.gov***. The *students.gov* web site gateway will serve as a central focal point for postsecondary students seeking information about Federal services and benefits. From the *students.gov* web page, the student can access a number of Federal services. Links exist to the Federal Information Center, Camping and Recreation registration, Federal Tax payments, Federal Internships, and VA benefits. Using the Access America for Students web site, the student can perform tasks as diverse as submitting VA enrollment certification, requesting a passport application, or finding a job. The Department of Education will host an Access America for Students web site that will serve as a gateway to Federal agency transactions and information and to the student account which will be maintained by a commercial EFT transactions processor or Student Account Manager. The Access America for Students web site will provide reciprocal links with pilot partners and provide public information on pilot updates. There are more than 200 Federal links to the *students.gov* web site; the list

of links and descriptions of representative Federal programs that can be accessed are provided in the Appendices to this Plan.

The Access America for Students *students.gov* web site provides access to a core suite of applications, organizing a range of information about student related Federal programs. The *students.gov* web site will implement an electronic "yellow pages" that students, schools and other stakeholders can use to access a suite of electronic services relevant to students and to gain access to secure data and systems through an electronic ID. The yellow pages will provide easy reference to navigate through an organized structure for government information and services. In addition, to Federal information and services, the program envisions a wide range of sponsors for non-Federal services as well. The following figure is representative of the types of services available to students through *students.gov*.

A Core Suite of Services


PARTICIPATING STUDENT
Electronic Access using Access Ameria Gateway and Website Links
Through electronic "yellow pages" students, schools and other stakeholders will access a suite of electronic services and gain access to to secure data and system through an electronic ID.
AGENCIES WITH WEB ACCESS
DEPARTMENT OF EDUCATION
- FAFSA on the Web
- Student Account
OFFICE OF PERSONNEL MANAGEMENT
- USA Jobs
- USACareers
UNITED STATES POSTAL SERVICE
- Address Change
- ZIP Look Up
DEPARTMENT OF LABOR
- America's Career Kit
INTERNAL REVENUE SERVICE
- Electronic Tax Returns
DEPARTMENT OF VETERANS AFFAIRS
- Monthly Enrollement Certification
SOCIAL SECURITY ADMINISTRATION
- Social Security Statement

3.2 Electronic Identification

A key goal of the ***Access America*** initiative is ensure identification and authentication of the student for the purposes of handling confidential information and conducting financial transactions in person and over the Internet (or other public networks). Confidential information includes such items as legal documents (FAFSA, loan promissory notes, tax filing), grade reports, family financial information and course registration. Access America for Students will coordinate efforts across agencies and schools

serving the student population for common access to Federal electronic services. Access will be controlled and protected by two methods:

PIN. During Phase I of the pilot, an electronic Personal Identification Number (PIN) will be used to authenticate students for access to student account information and other Federal services. During Phase II of the pilot, the intent is to migrate to the use of more robust digital signatures.

Digital Certificate. The anticipated ACES award in Summer 1999 will make certificates available to the public for use in accessing Federal government services by year end. A designated Certificate Authority will issue digital certificates to students. This certificate will allow students to access a suite of on-line services offered by participating agencies, including such services as Veterans' educational benefits, tax filing with IRS, and electronic address change with the Postal Service. A specific goal of the Access America for Students Pilot is to test the use of electronic signatures for the FAFSA, loan promissory notes, and other Federal documents. In addition, participating schools plan to make available student services such as course registration, access to grades and links to other student oriented web sites. Using a digital certificate and digital signature, students will be able to authenticate their identity and validate that they are the originators of messages containing financial and confidential information.

In both cases, the verification of identity will be performed according to standard commercial practices within a secured environment.

3.3 Student Account Manager (SAM)

The U.S. Department of Education provides the largest volume of student assistance to postsecondary students totaling over $50 billion annually. The Access America for Students Program will test the use of a proven commercial infrastructure to track the approval, disbursement, and repayment of student financial aid. The SAM, a commercial transaction processor, will provide a Student Account Management System to process student aid transactions and post them to a student account. The SAM will link to the *student.gov* web site to provide electronic access to individual student accounts that will have up-to-date information on financial benefits at the award stage, disbursement stage, and if applicable repayment stage. This information will be accessible by the student throughout their educational life and available via the Internet 24 hours a day, 7 days a week.

While the U.S. Department of Education is the first Federal agency to utilize the SAM, other agencies are exploring the use of this common infrastructure to track the delivery of benefits. The U.S. Department of Labor plans to use the Account Manager component to pilot the delivery of Workforce Investment funds via state agencies during Year Two. Veterans Affairs is exploring the option of extending this component to state agencies that administer the delivery of Chapter 30 Montgomery GI Bill funds to reservists. A detailed description of the functionality of the Student Account Management System and other Federal initiatives to provide secure electronic access to constituents is provided in the Appendices to this plan.

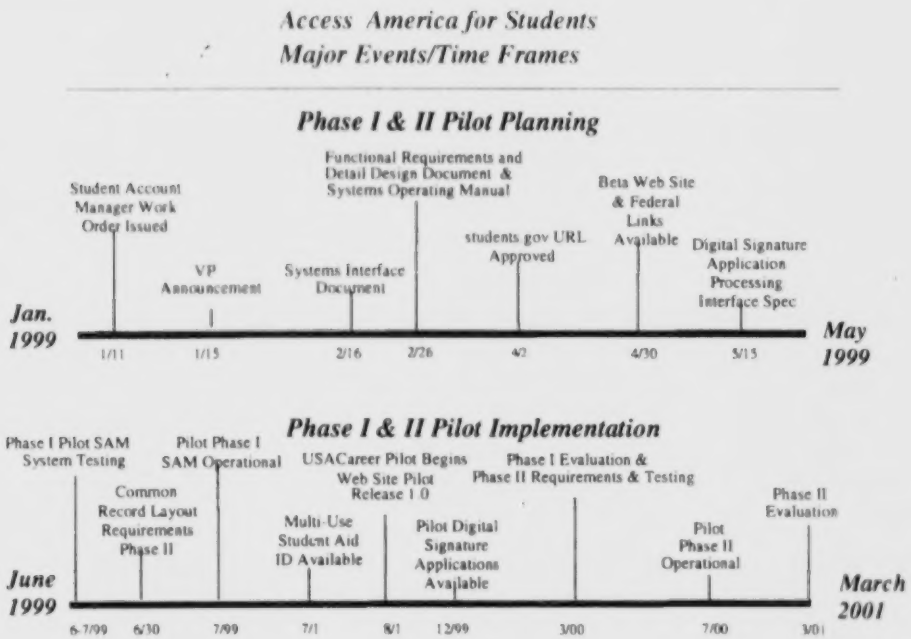
Rather than continue to maintain systems whereby students and schools must interface with multiple funding sources to obtain consolidated information on student aid activity, the vision is to use a single system to process and provide access to Federal aid programs. The Department of Education will be the first Federal agency to use the services of the SAM. The Department envisions that the SAM will establish and maintain the student account and the supporting systems for Pell Grant aid origination and disbursement and Federal Direct Loan origination, disbursement and repayment. The Student Account Manager will interface with the Department, students, schools and funding sources using common business processes and the student account will provide a single source of information. The SAM will

post and process Pell and Direct Loan disbursement transactions for next day payment through the ACH. Based on security levels, each industry participant (student, school, fund source or Federal agency) will be able to access the above account activity. While the student can access their account information via the web 24 hours a day, 7 days a week, customer service representatives will also be available to answer questions via a toll free number.

4. ACCESS AMERICA FOR STUDENT PROGRAM DEVELOPMENT

4.1 The Pilot Program—Major Events/Time Frames

The Department of Education, in conjunction with participating Federal agencies and the postsecondary community, will conduct a two-year, two-phase pilot program. The figure below presents an overview of



the timeline for both phases of the pilot. The pilot will include both planning and implementation tasks. The key milestones and their scheduled completion dates are shown in this timeline.

4.1.1 Pilot Phase I Process Flow

The Access America for Students Pilot Phase I will test new business processes using the Student Account Manager to process Pell Grant and Direct Loan aid transactions. Students will access account information through a secure web site using an electronic ID for access. The process flow for this new business process is depicted in the figure below.

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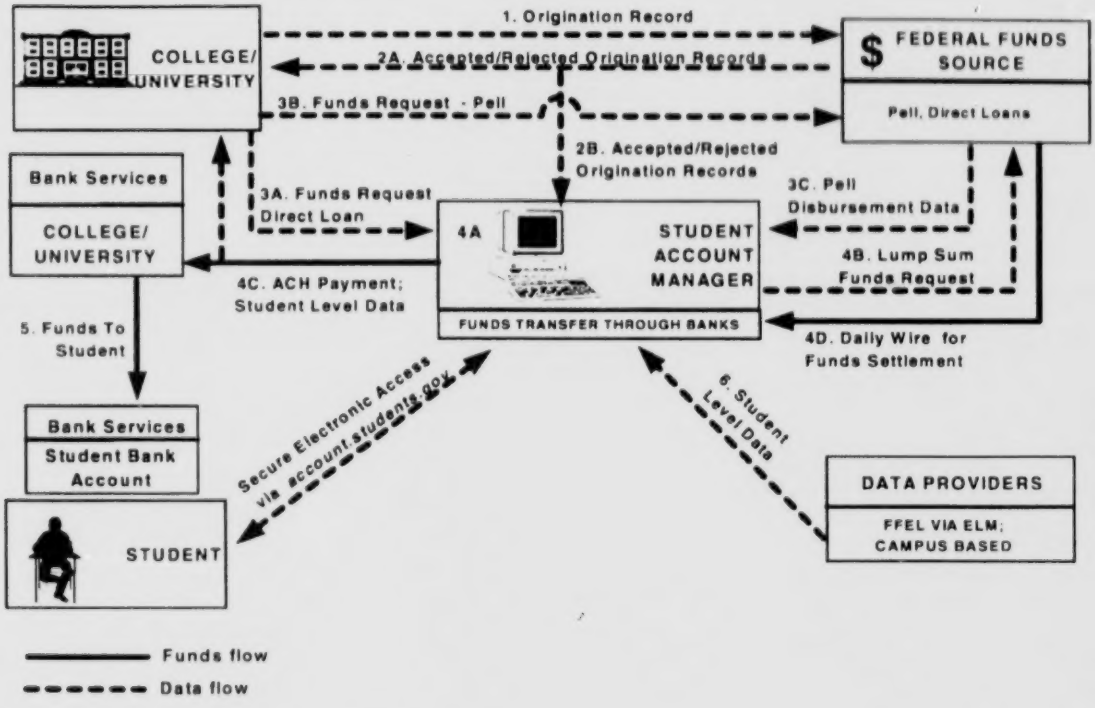
Student Account Process Flows (Phase 1)



Step 1: The College/University prepares an Origination Record for each program type and electronically submits it to the appropirate Fund Source for review.

Step 2A: The Fund Source performs its normal edits and electronically sends the Accepted/Rejected Origination Records to the College/University.

Step 2B: The Fund Source simultaneously sends duplicate Accepted/Rejected Origination Records to the Student Account Manager.

Step 3A: After determining each student's eligibility, the College/University sends Direct Loan Disbursement Request Records to the Student Account Manager (student level transactions by batch or individually).

Step 3B: The College/University sends Pell Disbursement Request Records to the Funds Source.

Step 3C. The Funds Source sends Pell Disbursement Request Records to the Student Account Manager.

Step 4 A: The Student Account Manager processes Disbursement Requests that comply with approved Origination Record and posts the transactions to the Student Account.

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Step 4B: The Student Account Manager sends Funds Request to each Federal Funds Source (Pell and Direct Loan).

Step 4C: The Student Account Manager forwards Pell and Direct Loan funds via ACH to College/University bank account.

Step 4D: The Student Account Manager receives Pell/Direct Loan funds reimbursement via Fed Wire from each Funds Source.

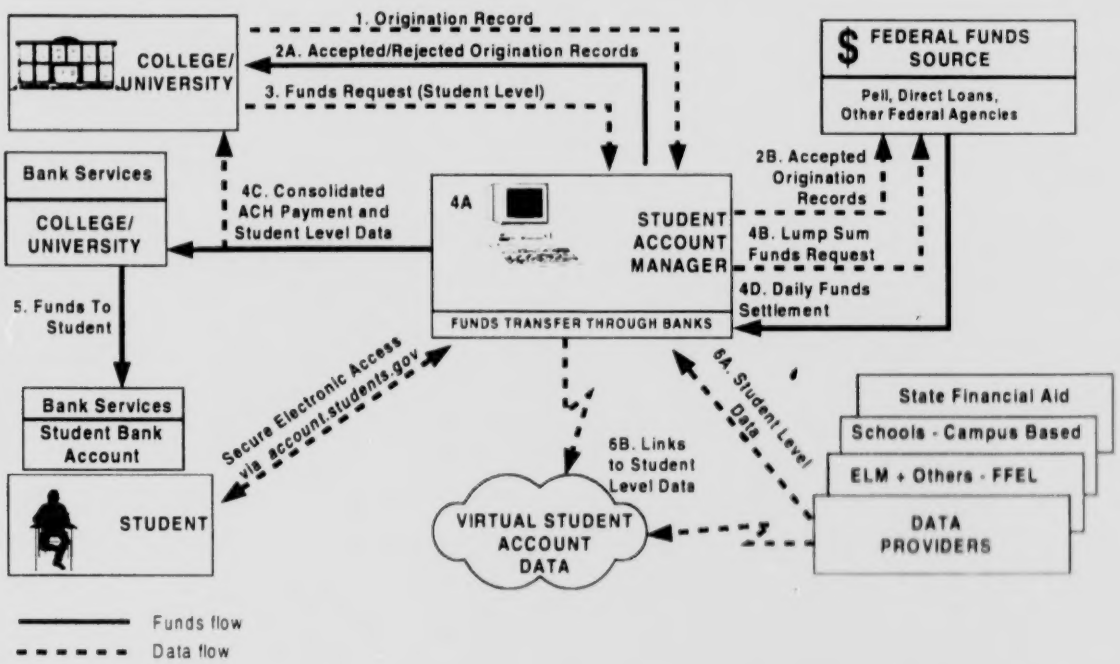
Step 5: Schools deliver excess student aid funds to students.

Step 6: During Phase I of the pilot, information on FFEL and Campus Based Aid is transmitted to the Student Account Manager to provide a single source of information on Federal financial aid.

4.1.2 Pilot Phase II Process Flow

During Phase II of the pilot, Access America for Students Program functionality will be expanded and enhanced. Common record formats will be used for all aid programs and the SAM will receive origination and disbursement records directly from schools for editing and processing. The Phase II process flow is presented below.

Student Account Process Flows (Phase 2)



Step 1: The College/University prepares Origination Records for each program type. For Pell and Direct Loans, the Origination Records are submitted to the Student Account Manager.

Step 2A: The Student Account Manager performs edits and electronically sends the College/University

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Accepted/Rejected Origination Records

Step 2B: The Student Account Manager sends duplicate Accepted/Rejected Origination Records to the Funds Source.

Step 3: After determining each student's eligibility, the College/University sends Disbursement Records to the Student Account Manager (student level transactions by batch or individually).

Step 4 A: The Student Account Manager processes Disbursement Records that comply with approved Origination Records and posts the Disbursement to the student account.

Step 4B: The Student Account Manager sends a Pell/Direct Loan Funds Request to each Federal Funding Source.

Step 4C. The Student Account Manager forwards funds (Pell/Direct Loan) via ACH to College/University bank account and sends Disbursement Acknowledgement Records to the College/University.

Step 4D: The Student Account Manager receives Pell/Direct Loan funds reimbursement from each Funding Source via ACH.

Step 5: Schools deliver excess student aid funds to students.

Step 6A: During Phase II of the pilot, for some aid programs, information may be sent directly to the Student Account Manager to provide as a source of information on Federal financial aid.

Step 6B: During Phase II of the pilot, the Department will work with the postsecondary community to develop linkages to student aid information and to make aid information available through a single web interface to a virtual student account.

4.1.3 Phase I Goals

In Phase I (first year), 10 schools will participate for the Student Aid Award Year 1999-2000 (July 1, 1999 – June 30, 2000). Approximately 6 to 8 lenders will also participate. Phase I goals are described below.

4.1.3.1 *Students.gov* Web Site

Access America for Students will have a web-based interface that can be used by students, schools, lenders, and Department of Education staff. The Access America for Student web site at *students.gov* will provide links to the following sites:

- ***EGov.*** Your electronic government. An on-line catalog with everything from planning your education to careers and travel.
- ***eGov.lab.*** What are Federal agencies cooking up in the eGov lab? Learn how technology is being used to make government work for students.
- ***Student.gov.eZINE:*** An "electronic magazine" with information about Access America for Students and news from participating Federal agencies and pilot schools.

Students.gov will provide links to enable students to review their student aid accounts and to access other Federal electronic services. An electronic PIN will be required for access.

4.1.3.2 Internet Access to Student Account Information

The Student Account Manager will have a web site that links to *students.gov*. Through the Student Account Manager web site (*account.students.gov*), students and schools will be able to view student account information. Schools will be able to generate reports and perform user administration functions. Customer Service representatives will be able to access the student records, perform user password changes, browse and update users, and perform other system administration functions.

4.1.3.3 Student Aid Reporting

The Student Account Manager will provide a variety of reports that can be requested by schools or Department of Education staff. The Reports include: Daily Batch Detail by Drawdown Report, Detail and Summary Origination/Disbursement Reject Reports, Record Level Detail Report, and Batch Status Inquiry.

4.1.3.4 Electronic ID application

In Phase I the electronic ID application will center around the use of a PIN. The "PIN" web site will be linked to the Access For Students web site and the "PIN" application will be used to authenticate students and parents participating in the student aid programs using a PIN. This approach will provide a transition to the use of digital certificates in the next phase.

4.1.3.5 Recruitment for Phase II

The Access America for Students Task Force will develop criteria for recruitment of additional schools. The Project Team will develop a press kit, exhibit booth, fact sheets, and other marketing materials to assist in school recruitment.

4.1.4 Phase II Goals

The goal of Phase II is to test the full range of Pell and Direct Loan student aid transactions supported by the commercial processor, Total Systems Service (TSYS), from aid origination to billing and collection. Other Federal agencies also have additional electronic services they wish to test with the pilot school students. About fifty (50) schools will participate for the Student Aid Award Year 2000 – 2001 (July 1, 2000 – June 30, 2001). Approximately 15 to 20 lenders will participate in this second phase of the pilot. During Phase II the following modernization goals will be addressed.

4.1.4.1 Common Origination and Payment Process

- ***Full Direct Loan and Pell Origination.*** This objective is to test the use of the commercial system's credit evaluation process to edit and approve Pell and Direct Loan origination records. The approved records will set the award limit that will be used to validate subsequent disbursement transactions.

    - TSYS' Automated Credit Evaluation (ACE) system has extensive editing and credit scoring capabilities. Under the proposed common process, schools will send both Pell and Direct Loan origination records to SAM for editing and approval. The Department of Education will need to examine current editing rules and criteria and map them to TSYS' ACE capabilities. In the event

that TSYS cannot accommodate all editing rules, ED will need to consider eliminating the edit or develop other alternatives consistent with the goal of using the commercial system.

- The commercial system could help Direct Loans improve the timeliness of PLUS loan approval.
- The handling of promissory notes will need further analysis.

- **Pell Grant Disbursements**. Under Phase I, the decision point for approving a Pell disbursement record remained in the Pell Recipient Financial Management System (RFMS). Under Phase II, the payment approval point will move to the Student Account Manager as is being done for Direct Loans in Phase I. This will result in a common disbursement process for both Pell and Direct Loan transactions.
  - During the pilot, the edit for over-awards by non-pilot schools would be after disbursement (the number is expected to be very small, if any.) Under a full-scale implementation of the SAM, this edit could be reinstituted prior to disbursement. More options may be available after further analysis.
  - SAM will reject Pell disbursements that fail edits, rather than recalculate and reduce the payment amount. This change is needed to be consistent with Direct Loans and commercial business practice.
- ***Non-Federal Programs — Data and Disbursement Services***. Schools and students desire a single point of contact for information about multiple aid programs. This will be a limited test to determine whether non-Federal program data can reside in a secure environment parallel with Federal data. Access controls will limit access to data to only authorized parties. Several state grant agencies are interested in using the commercial processor for disbursing program funds using the common process. Phase II will provide an opportunity to pursue this objective.
- ***Other Federal Programs***. The Department of Labor plans to pilot the use of the Student Account Manager for originating and disbursing educational funds under the Workforce Investment Act (WIA). This Act requires the development of individual training accounts that will be populated by local workforce investment boards nationwide. By using the same process flows developed for student aid delivery and web-based smart forms for data entry, local boards will be able to establish life-long learner awards for use at designated training providers. During the first year of the program, all Title IV schools are automatically eligible to be WIA training providers. Schools not participating directly in the Title IV pilot will still be able to access WIA funds through the use of a web-based funds request process.

  The Department of Health and Human Services, Health Resources and Services Administration plans to assess the feasibility of using the Student Account Manager to make disbursements for the Campus Based Student Financial Aid Programs. These programs include:

  - Health Professionals Student Loan Program;
  - Primary Care Loan Program;
  - Loans for Disadvantaged Students Program;
  - Nursing Student Loan Program; and

- Scholarships for Disadvantaged Students Program.

4.1.4.2 Open Standards and Systems

- ***Common Record Formats/Open Standards.*** To support the common process, pilot schools will need to generate new record formats for Pell, Direct Loans and FFELP. These formats will be based on open standards used for commercial credit card transactions. The same formats will be used for all three programs. Commercial business logic, editing and accounting rules will govern these transactions. Adopting a common, open format now will provide more options in the choice of future commercial account managers and help schools migrate to the new process. NACHA and PESC will assist in developing and promulgating the financial interchange standards. A workgroup of software developers, FFELP participants and OSFA staff has been formed to begin testing the financial exchange standard (disbursement request and ACH payment/remittance) in Academic Year 1999-2000 based on earlier Project EASI standards work.

- ***Improved Account Set-up.*** As additional functionality and lifelong learning features are added to the student account, improved methods of account set-up will be needed. In Phase II, the validated student application data (abbreviated ISIR) will be used to create an inactive SAM shell account. The SAM account will be activated when an origination record is received. Additional account set-up processes will be needed to support the Department of Labor and other Federal agencies.

4.1.4.3 Secure Transactions/Enhanced Web Access

- ***Access America Web Site Links for all Students.*** For any student who has an "Education PIN" (formerly an Electronic Access Code), the Access America web site will provide access to the student records maintained by the Direct Loan Servicing System, the National Student Loan Data System and potentially other systems and service providers. Students will be issued a PIN upon application for Federal aid. The PIN will serve as a common authentication device across Department of Education systems.

  The anticipated ACES award in June 1999 will make certificates available to Federal agencies by year end. A goal of the Access America pilot is to test the use of electronic signatures for the FAFSA, loan transactions and other Federal documents. Of particular interest is an electronic process for students to approve loans. Initially, the PIN could be used for transaction approval with the goal of upgrading to a more robust digital signature technology.

- ***Student Account Hyperlinks.*** To provide the student a complete picture of outstanding loans, the student account will link to other aid sources, the Direct Loan Servicing System, and the National Student Loan Data System. A PIN or electronic ID will control access to the records.

- ***Career Management Support.*** The Office of Personnel Management will pilot USACareers with Access America for Students Phase I and II schools. USACareers is an Internet-based paid subscription service for Federal agencies. It provides Federal employees tools for self-assessment, career planning, career transitioning, workforce reengineering and job searching. Of particular interest to students beginning their career and job searches, is the interactive self-assessment module designed for students to learn about themselves and work-related competencies and interests, and conduct a job search for Federal employment and other opportunities worldwide. Students at Access America for Students pilot schools will be provided free access to the paid subscription service of USACareers through career counseling offices on each campus for the 1999-2000 academic year. Passwords will be issued on a limited basis to the career offices at each pilot school. In exchange,

OPM is seeking student and campus feedback on the usefulness of the USACareers service and how it might be improved.

The Department of Labor is developing web-based tools to assist individuals in locating educational resources, training, local workforce development centers and employers. One anticipated service is a resume and academic credential-verification service. Students could build a resume with their academic credentials validated electronically by the issuing institutions. This would reduce administrative burden on employers, institutions and students. A geographic information service will locate and provide maps to nearby resources for the life-long learner or job-seeker.

- ***Web Site Usability Evaluation Project.*** The aim of the Access America for Students Usability Evaluation Project is to ensure optimal usability of the Access America for Students and SAM web sites, and any other web site associated with the Access America for Students Pilot Programs. The first phase of the project will conduct focus groups with students to identify tasks that they would expect to be able to perform on the Access America for Students web site. The second phase of the project will perform usability testing to identify and rectify any problems students have in performing a variety of tasks on the Access America for Students web site. Feedback and analysis from the project will be documented and presented in conjunction with the EASI-ED User Interface Standards Document (May 1999). Contractors will be asked to adhere to the document for future systems and web site development interface work. Web site interfaces should be designed with the following goals in mind: to support user tasks, to smoothly integrate the results of multiple services, to handle services of widely varying time scales, to be extendable, to support sharing and reuse, and to target customers with a visually aesthetic product.

4.1.4.4 Financial Management Modernization

- ***Loan Servicing for Direct PLUS loans.*** To test the use of the commercial processor for loan servicing, in Phase II PLUS loans will be serviced through the commercial processor. PLUS loans enter repayment status 60 days after disbursement and thus are the best candidate for testing during Phase II. This test will help OSFA determine whether a commercial processor such as TSYS can provide integrated account management services from loan origination to repayment at lower cost. Because the PLUS application process is undergoing revisions, this is an ideal time to evaluate the role of a commercial processor in the PLUS process.

- ***Streamlined Accounting Interface.*** OSFA is implementing a COTS (commercial off-the-shelf) package to replace the current outdated and fragmented accounting system in OSFAP. A COTS package (Oracle Financials) has been incorporated into the redesigned Pell RFMS and will be used to support FFELP payments. Under Phase II, the Student Account Manager will feed transactions directly to a COTS package. The COTS software will handle all accounting and fiscal reporting and route the SAM transactions to other databases as appropriate. The objective is to provide a single, integrated financial interface for all SAM financial transactions consistent with the financial modernization goals of the PBO. The COTS package will provide a single interface to the CFO general ledger and thus simplify reconciliation.

- ***Streamlined Funds Transfer.*** To support the additional number of schools, the Phase I process for entering data into GAPS needs to be streamlined for Phase II. A test will be conducted using the Department of the Treasury's Automated Standard Application Payment (ASAP) system to provide a single reliable source of forwarding Pell and Direct Loan aid disbursement funds to the Student Account Manager's Bank. All funds disbursed to Student Account Manager will be posted to a single clearing account. The clearing account will be cleared by financial reporting at the school level

provided to the CFO through the SFAP Oracle interface. The ASAP system is currently being used successfully for forwarding benefit payments to EBT commercial processors.

4.2 Plan for National Availability

Subject to a successful pilot program evaluation and go forward decision, Access America for Students will move toward a national system deployment. The goal is to have all components of the Access America for Students Program tested, validated and ready for national availability by Spring 2001.

4.2.1 Program Expansion Requirements

The enhancement and expansion of the Access America for Students Program will require advance planning and recruitment. In addition, the necessary tools must be in place. Requirements are discussed below.

4.2.1.1 Expansion Planning

A range of activities must be performed to prepare for Access America for Students Program expansion. The planning effort will include requirements development, implementation scheduling, transition planning, and integration with other Student Financial Assistance Modernization activities. The program expansion plan will build upon the accomplishments of the first two phases of the pilot, incrementally adding functionality to the Student Account Manager and expanding the integration of the Access America for Students Program with the Department's Student Financial Assistance Modernization effort.

4.2.1.2 Recruitment Program

A national recruitment effort will be required to prepare and facilitate school conversion. To facilitate these efforts, the Access America for Students Communications Team is developing a Marketing and Communications Plan. This plan will target opportunities to increase student and school participation in the Access America for Students Program.

4.2.1.3 Adoption of Common Business Processes and Operating Standards

The Access America for Students Task Force, in conjunction with the Access America for Students Partnership Forum, will work with schools and other stakeholders to promote the wide spread adoption of the common record formats and other common business processes and operating standards developed and tested under Phase II of the pilot program.

4.2.1.4 Deployment of Digital Certificates

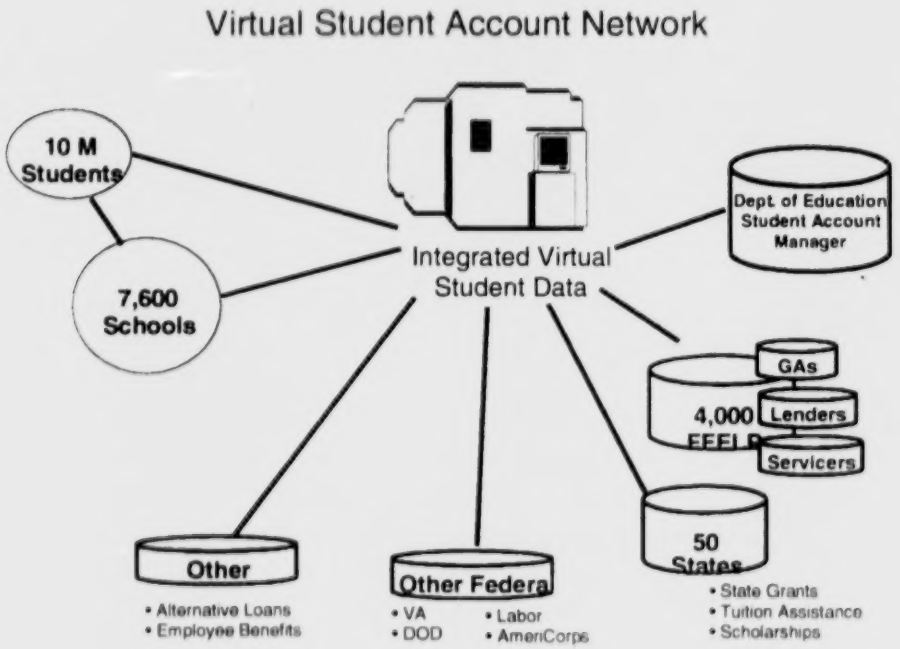
The deployment of digital certificates for Access America, in conjunction with the Federal Government's ACES project, will provide for secure authentication to access information at the SAM and other Federal Government web sites. The Access America for Students Task Force, in conjunction with the Access America for Students Partnership Forum, will work with stakeholders and Federal PKI and ACES principals to develop the agreements (interoperability, subscriber, and relying party) and business practices for the use of digital certificates.

4.2.1.5 Assessment of Card Services

Although the initial Access America for Students Pilot does not include card services, in later stages of the project, smart cards may be deployed to accommodate storage of certificates and private keys or to support other financial applications. The Access America for Students Task Force will work with the Access America for Students Partnership Forum to determine if there is a viable role for smart cards in the Access America for Students Program.

4.2.2 Supporting Development of Integrated Student Data

The Access America for Students national model will build on the business processes and systems developed and tested during the pilot. That is, a single Student Account Management System will process aid transactions and provide student account level information for all Pell and Direct Loan aid, as well as linkages to information about FFEL loans. However, students, schools, lenders and other stakeholders need a comprehensive solution that goes beyond Federal aid and also provides a mechanism for accessing private and state student aid data. The Access America for Students Task Force has begun a dialog with schools, lenders and other aid stakeholders to develop such a solution. As shown in the following figure, under this concept, the Student Account Management System will be but one source of information in providing access to integrated student aid data.



The optimal solution for implementing providing access to integrated student data remains to be determined. Various implementation options are being discussed including the use of a private information consolidator that creates a national database. Another option under discussion is the creation of a virtual database that would be accessed through web links to all student aid providers. While the technical implementation strategy remains to be developed, the following key concepts will provide the foundation for the solution eventually adopted:

- A single source for all Federal, state, and private student aid information will be available;
- A non-government entity will have responsibility for the creation and maintenance of the integrated student aid data;
- The Student Account Management System will be only one of many sources of information for student aid data; and

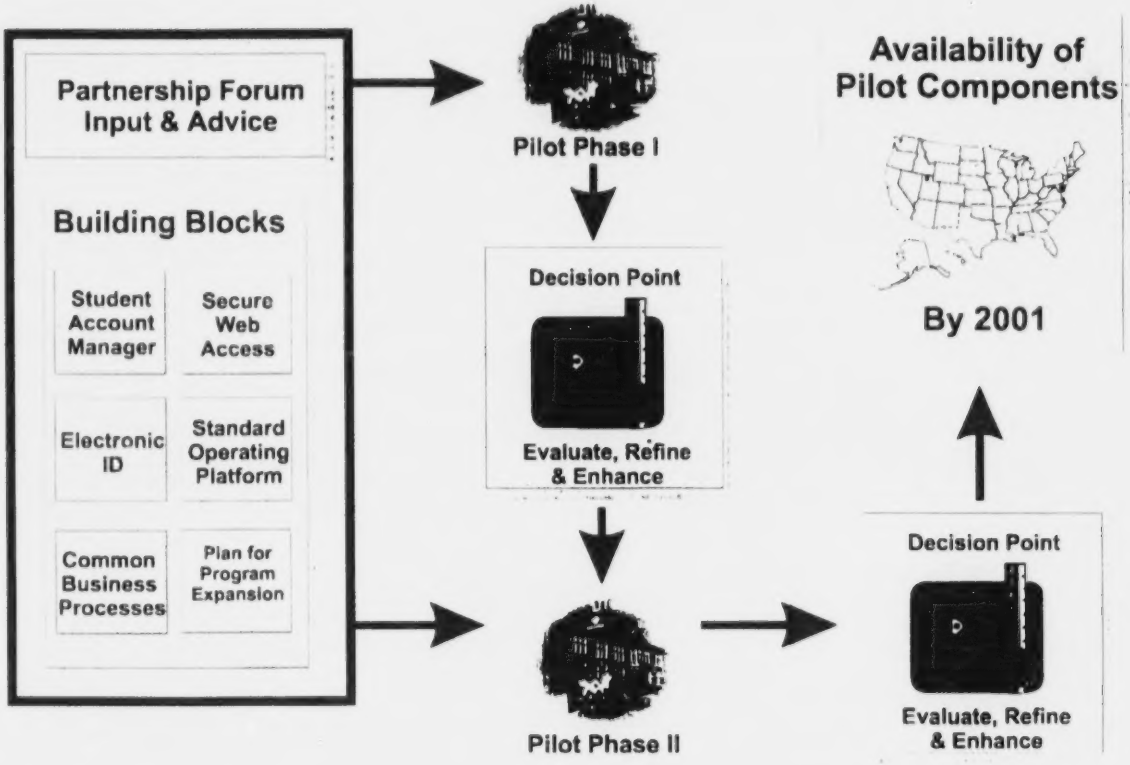
- The entity maintaining/providing this data will be responsible for ensuring the privacy, security, and confidentiality of this information to the user interfaces.

Once the technical environment is in place, the organizational and management structure must be considered. The envisioned entity may be an association, a commercial third party processor, a financial institution, an information services provider company, or a newly constituted consortium. The roles and responsibilities, as well as operating arrangements for such an entity need to be determined.

4.3 Migration Strategy for Expansion

The process of migrating to the Access America for Students Program is expected to be gradual and iterative. The results of each pilot phase will be evaluated and subsequent to each phase, a decision on whether to go forward will be made. Subject to a successful phase evaluation and go forward decision, components of Access America for Students that have been validated through testing will be made available to postsecondary institutions for implementation. The figure below illustrates this iterative expansion strategy. If the evaluation indicates that it is necessary, processes will be refined or enhanced. As lessons are learned, they will be incorporated, improving Access America for Students components and making them available for adoption by individual institutions. Thus, processes will become available at different times, depending on their readiness. The goal is to have all components of the Access America for Students Program tested, validated and available to institutions by 2001. Schools are expected to convert based on their individual readiness.

Evaluation & Expansion Program



Schools will differ in their ability to adopt these components based upon their size, student population, technical environment, available resources, degree of flexibility, systems vendor, and numerous other factors. The schools themselves will make the determination as to when it is feasible for them to make the transition to the Access America for Students Program. Some schools will have the resources and motivation to move quickly to adopt modernization, while others will need incentives. The Department of Education can encourage schools to make the transition by creating inducements for participation. By creating a common operating environment, in which standard business practices, common record formats, operating standards, and secure authentication are available, the Department can stimulate school support. For the schools, a common operating environment can reduce the degree of ongoing systems modification, thereby reducing costs and increasing efficiency. Relief from requirements for regulatory reporting can also provide an enticement for schools to participate. Enhanced reporting capabilities, less labor-intensive processing and reconciliation requirements, and better cash management are all incentives for the schools to move to the Access America for Students model. The ability to deliver improved service to students, in an increasingly competitive market, may also motivate schools to participate. As the number of participating institutions proliferate, the impact of student demand may act as a stimulus to the later adopters. To accelerate the conversion to just-in-time funding, the Department of Education should institute incentives to early converters. Also, the Department of Education can explore further

regulatory relief, as it did in the Cash Management Improvement regulations (November 1996). These regulations made provisions for just-in-time payments to schools and provided certain regulatory relief.

The development of a common operating environment will also provide an incentive to industry to create new products and services for the postsecondary education community. These products and services, by utilizing existing commercial systems and processes, will ease the transition for schools, thereby hastening the migration to an integrated, secure, fully electronic system for delivery of student financial aid.

If the Access America for Students Program is successful, a substantial proportion of schools may voluntarily adopt program components. However, there will be some institutions that will resist change. While the transition is occurring, it will be necessary for the Department of Education to operate dual systems to accommodate those schools that can not change as easily as some. The Department of Education will need to be proactive in working with schools to minimize costs and delays in the transition process. Assuming a go forward decision, eventually, the Department will need to institute a realistic deadline by which time all schools participating in the Title IV programs must make the conversion.

Appendix A
Web Links to sttudents.gov

Pilot Phase I Links			
Plan 1	America's Learning Exchange	Services including course offerings, providers, career and consumer information, accreditation, occupational certification and licensing.	http://www.alx.org
Plan 1	ED: Examples of Savings and Investments for College	Review how you can save money for college and how investments may also be a good choice.	http://www.ed.gov/pubs/Prepare/chart8.html
Plan 1	ED: Federal Resources for Educational Excellence	Gateway site for information on a wide range of education resources.	http://www.ed.gov/free/what.html
Plan 1	ED: High School Courses Recommended for College	Follow a college-bound course of study in high school. See how well prepared you are.	http://www.ed.gov/pubs/Prepare/pt2.html#chart2
Plan 1	ED: Migrant Education Program	State-level information on programs and projects designed to enable students from migrant families to be prepared for college.	http://www.ed.gov/offices/OESE/MEP
Plan 1	ED: Office of Higher Education Programs	Information on TRIO programs, targeted to help disadvantaged students succeed in college; International Education and Graduate Programs; GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs; Child Care Access to provide grants to low-income parents in college; Title III programs to support minority institutions and their students; and much more.	http://www.ed.gov/offices/OPE/OHEP
Plan 1	ED: Project EASI	Gateway site for information on a wide range of subjects related to education after high school. You'll find a Student Site-Grading Service that rates .com and .org sites related to higher education.	http://easi.ed.gov
Plan 1	ED: Publications and Products	A wealth of information for teachers, administrators, policymakers, researchers, parents, students.	http://www.ed.gov/pubs/index.html
Plan 1	ED: Questions to Ask Your Guidance Counselor	Here's a good starting point for questions to ask your guidance counselor.	http://www.ed.gov/pubs/Prepare/pt2.html#chart3
Plan 1	ED: Think College	An innovative site for college planning and preparation created by the Department of Education. It is never too early, or too late to prepare for continuing your education after high school.	http://www.ed.gov/thinkcollege
Plan 1	ED: US Dept. of Education Homepage	Begin with this homepage and explore the wealth of educational resources available to you.	http://www.ed.gov
Plan 1	ED: Federal Agency Educational Resources	Listing of all Federal Agencies and their educational resources.	http://www.ed.gov/EdRes/EdFed/FedAgency.html
Plan 1	Mathematics and Science Education from the Eisenhower National Clearinghouse	Best selection of K-12 math and science resources on the Internet! Great for college preparation!	htttp://www.enc.org

Access America for Students

Plan 1	Publications, Consumer Information Center	Getting Your GED, Nontraditional Education: Alternative Ways to Earn Your Credentials, and Planning for College are publications available through the Consumer Information Center.	http://www.pueblo.gsa.gov/education.htm
Plan 1	Student Center, Environmental Protection Agency	Cool stuff for students.	http://www.epa.gov/students/
Pay 2	Already have a Student Loan?	Will tell you about payback options including Teacher Service.	http://www.ed.gov/offices/OSFAP/Students/#paying.htm
Pay 2	Applying for Federal Student Aid has never been easier!	Select the electronic version right for you from this site. Or, select and print the paper FAFSA to send by mail.	http://www.ed.gov/offices/OSFAP/Students/#applying.htm
Pay 2	Borrow responsibly.	Handbook on the repayment process. Borrow responsibly and know before you borrow what your responsibilities are.	http://www.ed.gov/DirectLoan/pubs/repabook
Pay 2	Calculate student budgets and monthly loan repayment.	Interactive calculators for budgets and monthly repayment calculation from the Direct Loan Program.	http://www.ed.gov/DirectLoan/calc.html
Pay 2	Deadlines for Federal Student Aid	An important list of deadlines from the U.S. Department of Education.	http://www.ed.gov/prog_info/SFA/FYE/FYE99/dead.html
Pay 2	Defaulted Student Loans?	Guide to Defaulted Student Loans can tell you how to get out of default.	http://www.ed.gov/offices/OPE/DCS
Pay 2	Direct Loan Consolidation Program	Direct Loan Consolidation Program has an Electronic Consolidation Application on-line for you.	http://www.ed.gov/DirectLoan/consolid.html
Pay 2	Eligible for Federal Student Aid?	Find out about your eligibility for student aid through the federal government.	http://www.ed.gov/prog_info/SFA/FYE/FYE99.criteria.html
Pay 2	Financial Aid, Student Financial Assistance, US Dept. of Education	This web site can help you at every stage of the financial aid process, whether you're in school or out of school .	http://www.ed.gov/offices/OSFAP/Students/
Pay2	Finding Out About Student Aid	Provides general information about the major federal student aid programs (who is eligible and how to apply), the new tax credits for education expenses, and other federal, state, and private sources of information.	http://www.ed.gov/offices/OSFAP/Students/student.html
Pay2	Funding Your Education	If you have not yet started college or technical school, you should read this excellent publication that gives you an introduction to Student Financial Aid Programs through the U.S. Department of Education and how to apply for them.	http://www.ed.gov/prog_info/SFA/FYE/FYE99/
Pay 2	Interactive budgeting worksheet and calculator	This tool lets you enter estimated income and expenses and determine our financial need for the school year.	http://www.ed.gov/DirectLoan/BudgetCalc/budget.html
Pay 2	Military, Education	Education opportunities with the military from the US Dept. of Defense.	http://www.defenselink.mil/other_info/education.html
Pay 2	Military, Financial Assistance, Air Force	Information regarding the Air Force's "Earn Money for College" Program and much more.	http://www.airforce.com/welcome/welcome.html

Pay 2	Military, Financial Assistance, Army	Resources for college tuition from the Army.	http://www.goarmy.com/armytour/edu.htm
Pay 2	Military, Financial Assistance, Marines	Start in the Processing Center and proceed to find information regarding the Marine's Scholarship and College Program.	http://marines.com/
Pay 2	Military, Money for College, Navy	Navy resources for college tuition.	http://www.navyjobs.com/highschool/html/sub_money.html
Pay 2	Military, VA Education Benefits, Questions?	If the answer isn't here, submit your question via email and they'll be happy to help you!	http://www.va.gov/education/Inquiry.htm
Pay 2	Military, Veteran's Administration Education Benefits	Download VA Education Benefit Forms.	http://www.va.gov/forms/benefits.htm#EDUCATION
Pay 2	Military, Veteran's Benefits	Education Benefits from the Veteran's Administration.	http://www.va.gov/education
Pay 2	Publications, Consumer Information Center	Tips on Paying for your education published by the Consumer Information Center.	http://www.pueblo.gsa.gov/education.htm
Pay 2	Scholarship and Grants, US Dept. of Agriculture	NonProfit Gateway. Scholarship and grants available through the USDA.	http://www.usda.gov/nonprofi.htm
Pay 2	Scholarships and Loans, Health and Human Services.	Loans and scholarships for health professions.	http://www.hrsa.dhhs.gov/bhpr/dsa/dsa.htm
Pay 2	Scholarships, National Health Service Corps	National Health Service Corps scholarship information.	http://www.bphc.hrsa.dhhs.gov/NHSC/Pages/about_nhsc/3B1_nhscschol.htm
Pay2	State Financial Aid Resources, Project EASI	A clickable map designed to tell you what is available in your state.	http://easi.ed.gov/studentcenter/html/apply/state.html
Pay2	The Student Guide	If you're already enrolled in a postsecondary school, you may want to consult the latest version of the Student Guide. The Student Guide provides more information about the aid process while you're in school.	http://www.ed.gov/prog_info/SFA/StudentGuide/
Pay2	Title IV School Code Search	To locate the Title IV School Code of the schools that participate in the federal student aid programs, search here!	http://www.ed.gov/BASISDB/TITLE4/search/SF
Intern 3	Fellowships and Research Opportunities, Center for Disease Control	CDC Fellowships and Research Opportunities.	http://www.cdc.gov/train.htm
Intern 3	Fellowships, National Science Foundation	Information on NSF fellowships.	http://www.nsf.gov/home/students/scholaid.htm
Intern 3	Fellowships, The White House	Learn about fellowship opportunities at the White House.	http://www.whitehouse.gov/WH_Fellows
Intern 3	Graduate Research Fellowship Announcement, National Science Foundation	NSF Graduate Research Fellowship Announcement.	http://www.nsf.gov/cgi-bin/getpub?nsf98143

Access America for Students

Intern 3	Internships and Employment, OPM	Student Educational Employment programs from the Office of Personnel Management for students as young as 16. Find out what is available not only for yourself, but other students in your family!	http://www.usajobs.opm.gov/b4.htm
Intern 3	Internships, Fellowships and Student Programs, Environmental Protection Agency	Internships, Fellowships and Student programs in the EPA.	http://www.epa.gov/students/internships_fellowships.htm
Intern 3	Internships, Smithsonian	Smithsonian Internship Opportunities includes information on minority internship programs, Native American internship programs and others.	http://www.si.edu/youandsi/studies/infell.htm
Intern 3	Student Interests, National Science Foundation	Research internships for undergraduates.	http://www.nsf.gov/home/students/start.htm
Intern 3	Summer intern, summer job opportunities, summer employment opportunities--etc.	Check the Office of Personnel Management's site USA Jobs and do searches on topics such as: summer intern, summer job opportunities, summer employment opportunities, student programs-summer, student trainee, student employment, student temporary employment, etc. You'll be surprised and encouraged by what is available.	http://www.usajobs.opm.gov
Service 4	Americorps	Discover national service opportunities with Americorps.	http://www.cns.gov
Service 4	National Health Service Corps	National Health Service Corps has challenging opportunities for you.	http://www.bphc.hrsa.gov/nhsc
Service 4	Peace Corps	Volunteer with the Peace Corps and make a difference in the global community.	http://www.peacecorps.gov/home.html
Service 4	Volunteer Center, HUD	Volunteer opportunities with Housing and Urban Development.	http://www.hud.gov/volunter.html
Service 4	Volunteer in the National Forests	Volunteer opportunities with the USDA Forest Service.	http://www.fs.fed.us/people/programs/volunteer.htm
Service 4	Volunteer Opportunities, US Dept. of Agriculture	Volunteer opportunities through the USDA and their NonProfit gateway.	http://www.usda.gov/nonprofi.htm
Career 5	America's Career InfoNet, US Dept. of Labor	Department of Labor's gateway to career development and employment with valuable state level information.	http://acinet.org
Career 5	America's Job Bank, US Dept. of Labor	Department of Labor's gateway site provides job seekers with national exposure of their resumes and the largest pool of active job opportunities available.	http://www.ajb.dni.us/

Career 5	Career Manager, US Dept. of the Interior	Department of the Interior's gateway site with federal and state information. Great place to explore. Many resources.	http://www.doi.gov/octc
Career 5	Careers in the Military	Career opportunities and information in the military.	http://www.defenselink.mil/other_info/careers.html
Career 5	Careers with the National Park Service	Contains NPS employment opportunities for Park Ranger, Park Police, and other trade career information.	http://www.nps.gov/pub_aff/jobs.htm
Career 5	Careers, Internships and Scholarships, Environmental Protection Agency	Career and Job Information with the EPA.	http://www.epa.gov/students/careers.htm
Career 5	Education and Careers in Transportation	Find out about careers in transportation from the Department of Transportation.	http://www.dot.gov/edu/university/gamuniv.htm
Career 5	Environmental Careers Resource Guide	Environmental career resources from the Environmental Protection Agency.	http://www.epa.gov/students/environmental_careers_resource.htm
Career 5	IRS employment opportunities	Hunting for a new job can be a taxing endeavor! Let IRS' employment opportunities take some of the legwork out of your job search.	http://www.irs.ustreas.gov/prod/hot/employment/index.html
Career 5	Job Corps/USDA Forest Service	Job Corps opportunities with the USDA Forest Service.	http://www.fs.fed.us/people/programs/job_corps.htm
Career 5	Occupational Outlook Handbook	Here's the search engine from the Bureaus of Labor Statistics - look up the occupations you are interested in and discover job market specifics.	http://stats.bls.gov:80/ocohome.htm
Career 5	Publications, Employment	Tips and Information on Employment published by the Consumer Information Center.	http://www.pueblo.gsa.gov/employ.htm
Career 5	USA Careers, Office of Personnel Management	Official site for career planning and development.	http://www.usacareers.opm.gov
Career 5	USA Jobs, Office of Personnel Management	Official site for current federal jobs and employment information.	http://www.usajobs.opm.gov/
Military	Careers in the Military	Career opportunities and information in the military.	http://www.defenselink.mil/other_info/careers.html
Military	On-line Registration, Selective Service	Selective Service information and on-line registration for men who are 18, but not yet 26. Also, you can verify your registration on-line.	http://www.sss.gov
Military	Recruiting, Air Force	Welcome to the Air Base, enter at subsonic or supersonic speed. Test your skills in a flight simulator. Talk to a recruiter.	http://www.airforce.com
Military	Recruiting, Air Force Reserve	Contact an Air Force Reserve Recruiter.	http://www.afreserve.com
Military	Recruiting, Air National Guard	Enter the Air National Guard Recruiting Center with links to tuition paths and career opportunities.	http://www.goang.af.mil/home.asp
Military	Recruiting, Army	Links to Army recruiters on-line, Army ROTC and much more.	http://goarmy.com
Military	Recruiting, Army Reserve	Links to Army recruiters on-line, Army ROTC and much more.	http://goarmy.com

Military	Recruiting, Marines	Enter the Marine Corps Processing Center and find out what to takes to become one of the few, the proud, the Marines.	http://www.marines.com/
Military	Recruiting, Navy	Navy Recruiting Command with links to the Navy College Fund.	http://www.nrc.navy.mil
Military	ROTC, Air Force	Information regarding the Air Force's ROTC program and other Air Education programs.	http://www.afoats.af.mil/
Military	ROTC, Army	Army ROTC overview, scholarships and incentives, find a school.	http://www-rotc.monroe.army.mil/Information/information.htm
Military	ROTC, Marines	Information regarding the Marine's ROTC and other Officer programs.	http://marines.com/fOfficer/html/programs.htm
Military	ROTC, Navy	Information regarding the Navy's ROTC program, including scholarship information.	http://www.cnet.navy.mil/officer_programs.html
Military	School, U.S. Air Force Academy	Homepage gateway for admissions.	http://www.usafa.af.mil/
Military	School, U.S.Naval Academy	Homepage gateway for admissions.	http://www.nadn.navy.mil
Military	School, United States Military Academy, West Point	Homepage gateway for admissions.	http://www.usma.edu
Military	School, US Coast Guard Academy	Homepage gateway for admissions.	http://www.cga.edu/uscga.html
Taxes 7	W-4 Calculator	Complete Form W-4 so your employer can withhold the correct Federal income tax from your pay. Because your tax situation may change, you may want to refigure your withholding each year.	http://www.irs.ustreas.gov/prod/ind_info/webw4/index.html
Taxes 7	Tax Interactive (TaxI)	Developed by the IRS and the American Bar Association's Section of Taxation, TAXinteractive educates students about the U.S. tax system, the effect of taxes on their day-to-day lives, and new ways to file tax returns electronically (IRS e-file). Downloadable modules for classroom instruction are also available.	http://www.irs.ustreas.gov/prod/taxi
Taxes 7	Student's Guide to Federal Income Tax (Publication 4)	This guide explains the federal income tax laws of particular interest to high school and college students. It will help you decide if income you are receiving (such as wages, tips, interest, or a scholarship or fellowship) is taxable. It will also help you decide if you should have tax taken out of your pay and if you should file an income tax return. A downloadable version is also available at ftp://ftp.fedworld.gov/pub/irs-pdf/p4.pdf	http://www.irs.ustreas.gov/prod/forms_pubs/pubs/p4toc.htm

Taxes 7	Educational Expenses (Publication 508)	This publication discusses work-related educational expenses that you may be able to deduct as business expenses and the exclusion from income of employer-provided educational assistance benefits. A downloadable version is also available at ftp://ftp.fedworld.gov/pub/irs-pdf/p508.pdf.	http://www.irs.ustreas.gov/prod/forms_pubs/pubs/p508toc.htm
Taxes 7	Scholarships & Fellowships (Publication 520)	This publication covers the rules for scholarships, fellowships, and tuition reductions. In addition, it discusses the estimated tax rules and some of the special rules that apply to U.S. citizens and resident aliens who are studying, teaching, or researching abroad under scholarships and fellowships.	http://www.irs.ustreas.gov/prod/forms_pubs/pubs/p520toc.htm
Taxes 7	Questions and Answers on the Hope Scholarship Credit and Lifetime Learning Credit (Notice 97-60)	Questions and Answers on the Hope Scholarship Credit and Lifetime Learning Credit, a deduction for student loan interest, and creating Education Individual Retirement Accounts are contained in Notice 97-60 -Administrative, Procedural, and Miscellaneous Education Tax Incentives	http://www.irs.ustreas.gov/prod/hot/not97-60.html
Taxes 7	Exemptions, Standard Deductions and Filing Information (Publication 501)	This publication discusses some tax rules that affect every person who may have to file a federal income tax return. It answers some basic questions: who must file; who should file; what filing status to use; how many exemptions to claim; and the amount of the standard deduction. A downloadable version is also available at ftp://ftp.fedworld.gov/pub/irs-pdf/p501.pdf	http://www.irs.ustreas.gov/prod/forms_pubs/pubs/p501toc.htm
Taxes 7	IRS e-file Partnerships	By linking directly to their web sites, the IRS has partnered with various private industry companies to bring taxpayers affordable, convenient, user friendly electronic filing (e-file) options available from home. Some partners offer FREE tax preparation and e-file services for qualifying taxpayers!	http://www.irs.ustreas.gov/prod/elec_svs/partners.html
Taxes 7	IRS e-file using a Personal Computer	Discover how you can use your personal computer, tax preparation software and a modem, to prepare and electronically file your tax return information from home! Visit one of our on-line Filing company web sites	http://www.irs.ustreas.gov/prod/elec_svs/ol-txpyr.html
Taxes 7	TeleFile	TeleFile is an interactive computer program that allows qualified taxpayers to file a simple Federal tax return (Form 1040EZ) with the IRS using the TeleFile TOLL-FREE number and a touch-tone telephone. Using TeleFile takes about 10 minutes but is only available to those who received a TeleFile Tax Package.	http://www.irs.ustreas.gov/prod/elec_svs/telefile.html

Taxes 7	IRS e-file Using a Tax Professional	Tax professionals who are accepted into the IRS e-file (electronic filing) program and transmit tax return information to IRS are called "Authorized IRS e-file Providers." Look for the "Authorized IRS e-file Provider" sign in store-front windows or search the Authorized IRS e-file Provider Database online at http://www.irs.ustreas.gov/prod/elec_svs/ero/indiv.html!	http://www.irs.ustreas.gov/prod/elec_svs/elf-txpyr.html
Taxes 7	IRS Tax Forms and Publications - Some downloadables and Fill-ins with Questions & Answers	Contains downloadable forms, fill-in forms, publications and questions and answers for tax years 1992 through 1998.	http://www.irs.ustreas.gov/prod/forms_pubs/index.html
Travel 8	2002 Olympics and the USDA Forest Service	Find out how the US Forest Service is helping plan the Olympics.	http://www.fs.fed.us/r
Travel 8	Campsites in the National Forests	Find campsites in National Forests, and in the Spring of 1999, make online reservations	http://www.gorp.com/dow/default.htm
Travel 8	National Park Service	National Park Service information on national historic places, maps, descriptions, photos and guides on famous and not so famous places.	http://www.nps.gov/
Travel 8	Passport Services and Information, US State Dept.	Everything you need to know about passports: how to apply, replace a lost or stolen passport, get a passport in a hurry, apply for a renewal, applications, fees, you name it.	http://travel.state.gov/passport_services.html
Travel 8	Recreation and Enjoyment, US Forest Service	US Forest Service home page. Check out the "Enjoyment" menu!	http://www.fs.fed.us/
Travel 8	Recreation.GOV	Recreation.GOV is your one-stop resource for information about recreation on federal lands. Recreation.GOV offers information from all of the federal land management agencies and allows you to search for recreation sites by State, by agency, or by recreational activity.	http://www.recreation.gov/
Travel 8	Services and Information for American Citizens Abroad, US State Dept.	Resources on everything from citizenship to marriage and divorce, plus assistance to US citizens arrested abroad, how to locate citizens abroad in case of emergency, how to get help from the US consul, sending money in an emergency. Very Valuable!	http://travel.state.gov/acs.html
Travel 8	Travel Alerts and Information, US State Dept.	All you need to know to travel safely internationally, including passport and visa information, security alerts and travel warnings.	http://travel.state.gov/
Travel 8	Travel Information, Center for Disease Control	Health related travel information	http://www.cdc.gov/travel/index.htm

Travel 8	Travel Publications, Consumer Information Center	Travel publications published by the Consumer Information Center	http://www.pueblo.gsa.gov/travel.htm
Travel 8	Travel Publications, US State Dept.	Great publications, plus tips on travel to everywhere from China to the Carribean and Sub-Saharan Africa.	http://travel.state.gov/ca_publications.html
Travel 8	Travel Safety Tips for Students, US State Dept.	A word to wise from the folks at the State Department. Travel responsibly.	http://travel.state.gov/student_safety.html
Travel 8	Travel Warnings and Consular Information Sheets, US State Dept.	Check it out BEFORE you go!	http://travel.state.gov/travel_warnings.html
Travel 8	Traveler's Tips. US Dept. Agriculture	Don't Pack a Pest: Travelers' Tips On Bringing Food, Plant, and Animal Products Into the United States.	http://www.aphis.usda.gov/oa/travel.html
RefDsk9	Auto Safety Hotline, Department of Transportation	Research vehicle safety with the Department of Transportation.	http://www.nhtsa.dot.gov/hotline/
RefDsk9	Federal Register	Federal Register, Privacy Act Notices, Presidential documents from the National Archives and Records Administration.	http://www.access.gpo.gov/su_docs/aces/aces140.html
RefDsk9	FLITE: Federal Legal Information through Electronics.	U.S. Air Force has agreed to release a historic file of Supreme Court decisions from its FLITE ("Federal Legal Information Through Electronics") system. The file consists of over 7,000 Supreme Court opinions dating from 1937 through 1975, from volumes 300 through 422 of U.S. Reports.	http://www.fedworld.gov/supcourt/index.htm
RefDsk9	Freedom of Information Requests	Request FOIA information from the US Dept. of Health and Human Services.	http://www.hhs.gov/about/foia/foia.html
RefDsk9	Funding Opportunities, National Science Foundation	National Science Foundation grants and awards.	http://www.nsf.gov/home/grants.htm
RefDsk9	GrantsNet	GrantsNet is a tool for finding and exchanging information about HHS and selected other Federal grant programs.	http://www.hhs.gov/progorg/grantsnet/
RefDsk9	HealthFinder	Consumer health and human services information, Healthfinder® is a service of the U.S. Department of Health and Human Services.	http://www.healthfinder.gov
RefDsk9	Immigration and Naturalization	Homepage for Immigration and Naturalization Services (INS)	http://www.ins.usdoj.gov/
RefDsk9	Keeping America Informed, US Government Printing Office	Order government publications.	http://www.access.gpo.gov/
RefDsk9	NonProfit Gateway	A network of links to Federal government information and services.	http://www.nonprofit.gov/
RefDsk9	Research and Data, Health and Human Services	Research and data provided by the Department of Health and Human Services.	http://www.hhs.gov/policy/research.html
RefDsk9	Research and Statistics, Education	Latest research findings, statistics, and information from the Department of Education.	http://www.ed.gov/stats.html

RefDsk9	State and Local Governments on the Net	A Piper Resources guide to state and local government sponsored Internet sites. Rich resource site.	http://www.piperinfo.com/state/state.html
RefDsk9	Student Information from the Health Care Financing Administration	General information of interest to students.	http://www.hcfa.gov/audience/students.htm
RefDsk9	US Government Blue Pages Online	Search for government phone numbers online.	http://bp.fed.gov/
RefDsk9	US House of Representatives	Gateway to your Representatives and all House information.	http://www.house.gov/
RefDsk9	US Senate	Connect with your Senators by state, search for a bill, gateway to all Senate information.	http://www.senate.gov/
RefDsk9	White House	Welcome to the White House. Discover the Interactive Citizen's Handbook, the Virtual Library of White House documents, Commonly Requested Federal Services and more.	http://www.whitehouse.gov/WH/Welcome.html
RefDsk9	US State and Local Gateway	An interagency project in collaboration with Vice President Al Gore's National Partnership For Reinventing Government. This web site was developed to give state and local government officials and employees easy access to federal information in ways that make sense to you.	http://www.statelocal.gov/
RefDsk9	U.S. Federal Government Agencies Directory	A List of Federal Agencies on the Internet from LSU libraries.	http://www.lib.lsu.edu/gov/fedgov.html
Other 10	Consumer Fraud, Federal Trade Commission	Suspect consumer fraud? You can report your complaint to the Federal Trade Commission's (FTC) Consumer Response Center.	http://www.ftc.gov/bcp/conline/fraud.htm
Other 10	Consumer Gateway	US Consumer Gateway: Your link to Federal consumer information.	http://www.consumer.gov/
Other 10	Consumer Information Center	Full text versions of hundreds of the best federal consumer publications available. View them for FREE or you can purchase printed copies at their online ordering site.	http://www.pueblo.gsa.gov/
Other 10	Consumer Product Safety Commission	CPSC, an independent Federal regulatory agency, helps keep American families safe by reducing the risk of injury or death from consumer products. Research consumer safety and check on the safety of products.	http://www.cpsc.gov/
Other 10	Environmental Protection Agency, Zip Code Search	Search by zip code for an environmental profile of where you live.	http://www.epa.gov/enviro/zipcode_js.html

Other 10	Federal Customer Centers	Visit these Federal interagency web sites, which have been designed with specific customer and consumer groups in mind.	http://www.hud.gov/fedcentr.html
Other 10	Health Information, Center for Disease Control	Index of health and disease information.	http://www.cdc.gov/health/diseases.htm
Other 10	Health, PREVLINE	National Clearinghouse for Alcohol and Drug Information.	http://www.health.org/
Other 10	Health, Substance Abuse and Mental Health Information	Gateway to information on substance abuse and mental health.	http://www.samhsa.gov/
Other 10	Housing, Federal Rental Assistance, HUD	Know your rights as a renter, learn about renter's insurance from Housing and Urban Development.	http://www.hud.gov/fedrent.html
Other 10	Immigration and Naturalization forms	Download INS forms or request by mail.	http://www.ins.usdoj.gov/forms/index.html
Other 10	Immigration and Naturalization home page	Links to INS forms, laws and regulations.	http://www.ins.usdoj.gov
Other 10	Post Office, express mail	Track your express mail.	http://www.usps.com/cttgate/
Other 10	Post Office, home page	This post office is open 24/7. period.	http://www.usps.com/
Other 10	Post Office, movers net	Moving? Change your address! On-line help before, during, and after the move.	http://www.usps.com/moversnet/
Other 10	Post Office, post office locator	Find a post office by delivery address and city.	http://www.usps.gov/moversnet/findpom.html
Other 10	Post Office, stamps on-line	Buy your stamps online!	https://www.stampsonline.com:443/ordering/index.htm
Other 10	Post Office, zip codes on-line	what IS that zip code?#@?	http://www.usps.com/ncsc/
Other 10	Social Security, card change form	Name change? Lost card? Download the form here!	http://www.ssa.gov/replace_sscard.html
Other 10	Social Security, homepage	Social Security Homepage	http://www.ssa.gov/
Other 10	Social Security, Social Security Statement	Make an online request for a Social Security Statement and receive response by mail.	http://www.ssa.gov/pebes
Other 10	White House, Commonly Requested Services	Gateway to the White House's most commonly requested Federal services.	http://www.whitehouse.gov/WH/Services/
find-it	FedWorld Information Network	Named by Yahoo as the "Best Government Information Site", this site is sponsored by the Department of Commerce.	http://www.fedworld.gov/
find it	GovBot Database Search	Searches over 535,000 web pages from government sites around the country, sponsored by the US Business Advisor.	http://www.business.gov/Search_Online.html
find it	Government Information Xchange	Gateway site to directories and other information sponsored by the General Services Administration.	http://www.info.gov/
		Pilot Phase II and Beyond: Targeted Links	
Pay 2	Department of Education	Expanded Access America for Students Pilot	http://www.students.gov
Career 5	Office of Personnel Management	USA Careers	

Access America for Students

Other 10	Department of Veterans Affairs	Monthly enrollment verification; Benefits applications; School enrollment certification	
Service 4	Corporation for National Service	National Service Trust account information and payment activity	
Other 10	Department of Education	Signed FAFSA on the Web	
Military	Department of Defense	ROTC	
Pay 2	Dept. of Health and Human Services	Electronic Access Account	
Other 10	Dept. of Justice, INS	Electronic citizenship applications; Student visas	
Other 10	Dept. of Treasury, Internal Revenue Service	Tax account information; Power of Attorney	
Other 10	U.S. Postal Service	Electronic (authenticated) change of address	

Appendix B
Department of Education
Access America For Students

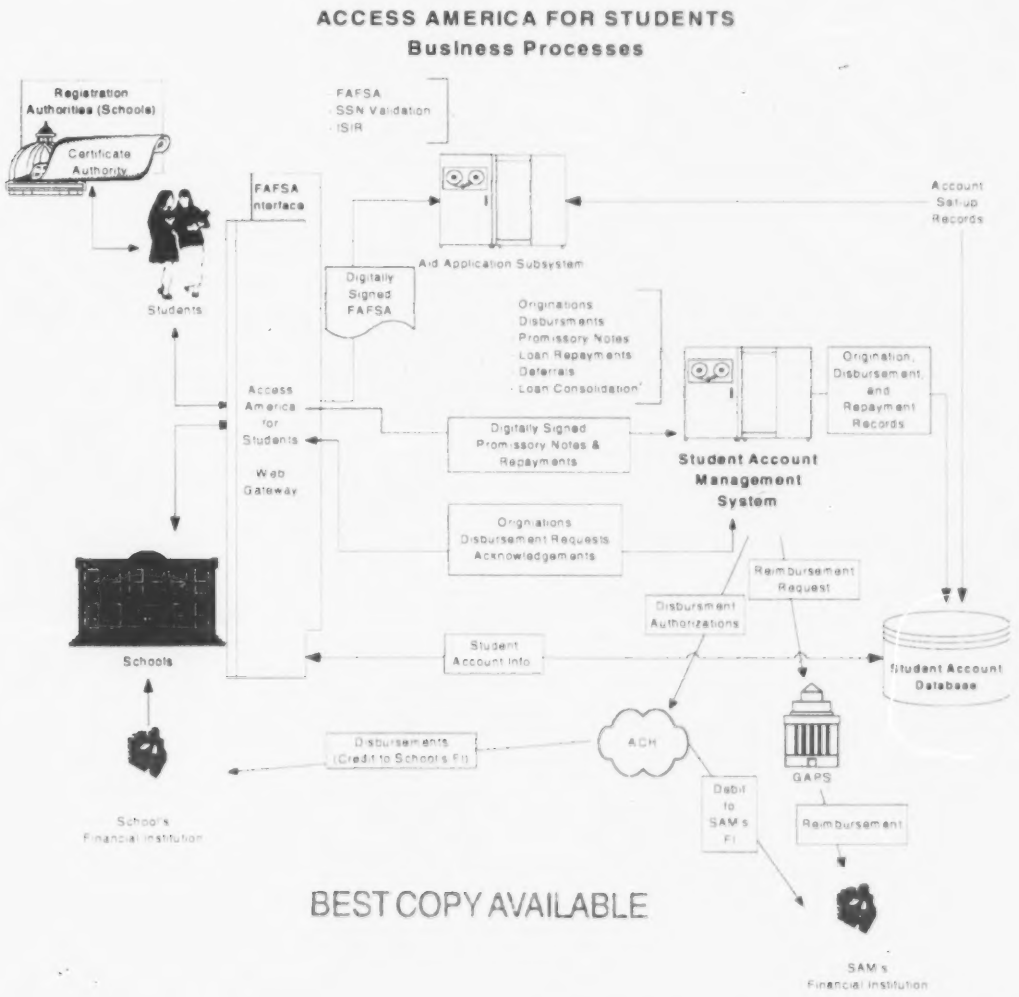
Appendix B
Department of Education
Access America for Students

1. THE ACCESS AMERICA FOR STUDENTS SYSTEM COMPONENTS

Access America For Students is an important first step in implementing the Department of Education's Student Financial Assistance Modernization Program. The core business processes associated with the Access America for Students Program include:

- Pell Grant and Direct Loan aid origination;
- Pell Grant and Direct Loan funds disbursement; and
- Direct Loan repayment and servicing.

As envisioned, these core business processes will be integrated through the Student Account Management System operated and maintained by the SAM. The following graphic provides an overview of the envisioned Access American for Students system.



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The Access America for Student System is composed of the following components:

1.1.1 Access America For Students Web Interface

This is the web-based interface to Student Account Information. The Department of Education will participate with other Federal Agencies as a sponsor for the Access America web site. The Access America for Students web interface will provide secure access to the student account record and will serve as a gateway to general information regarding postsecondary education and to other federal Access America programs.

1.1.2 Student Account Management System

The Student Account Management System is the commercial transaction processing system operated by the SAM. This system holds the Student Account Database and processes and posts Pell Grant and Direct Loan student aid transactions. Using account set-up records generated by the Aid Application Subsystem the Student Account Management Subsystem establishes student accounts. The system processes Pell and/or Direct Loan aid originations, disbursements, promissory notes, loan repayments, deferrals, and loan consolidation. Through this processing, it updates the Student Account Database with origination, disbursement, and repayment records. The Student Account Management System also generates aid disbursements to schools through the Automated Clearinghouse (ACH), and requests reimbursements from the Department through Fedwire funds transfer.

The envisioned Student Account Management System performs the following functions:

1.1.2.1 Aid Origination and Disbursement

The Student Account Management System will manage the Pell and Direct Loan aid origination activity and will process the student level origination records and disbursement information supplied by schools. It will authorize the transfers for schools, state agencies and fund sources and support implementation of "just-in-time" disbursement of funds to schools to improve cash management and reduce reconciliation requirements and excess cash residing at schools.

1.1.2.2 Loan Repayment

The Student Account Management System will also manage the repayment process for Federal Direct student loans. In the repayment initiation phase, this system will provide repayment counseling to participants, and will allow them to make informed decisions regarding their repayment options selection. Over the course of repayment the system will enable the billing of borrowers, maintain loan repayment information, process deferments, forbearances, cancellations and loan transfers, as well as changes to the participants' repayment options and terms, for Direct Loans. The Student Account Management System will process loan payment information and update account information accordingly.

1.1.3 Title IV Student Account Database

This is a database of student account information including origination records, disbursements, loan repayments/consolidations, and deferrals. It includes all the Pell and Direct Loan transactional data applicable to the student's account throughout the financial aid life cycle. The Student Account Database feeds the Student Financial Assistance Modernization Database, the enterprise database specified by the Student Financial Assistance Modernization Program.

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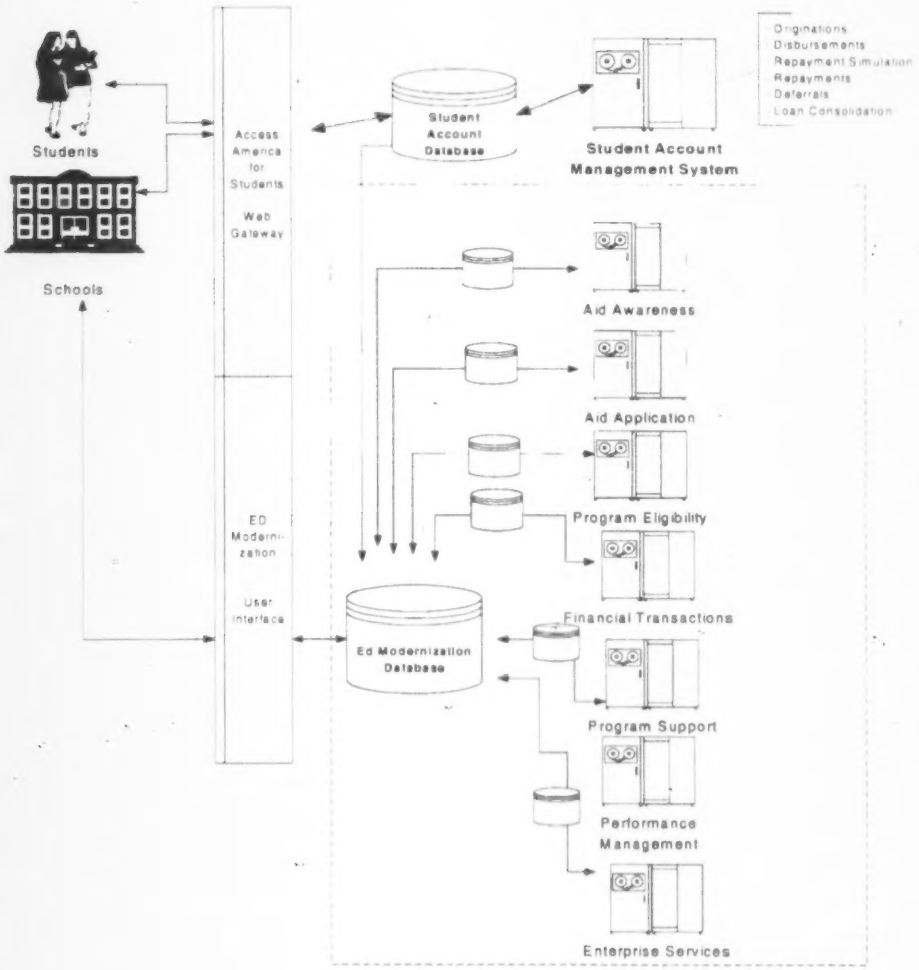
2. Other Student Financial Assistance Modernization System Components

The Access America for Students System Components described above represents an important first step in implementing the Department of Education's Student Financial Assistance Modernization Program. However, it is important to understand that much of the Department's Student Financial Assistance Modernization functionality will not be addressed by the Access America for Students Program. Access America for Students intends to serve as a test bed for key components of the SFA modernization program. Going back to Raines Rules, it is not the objective or the mission of the Access America for Students program to implement all components of SFA Modernization.[1]

The following figure graphically shows the integration of the Access America for Students Program in

ACCESS AMERICA FOR STUDENTS
INTEGRATION WITH
STUDENT FINANCIAL AID MODERNIZATION



[1] *OSFA Modernization Blueprint: Making the Vision a Realtiy,* Draft Executive Summary, April 30, 1999.

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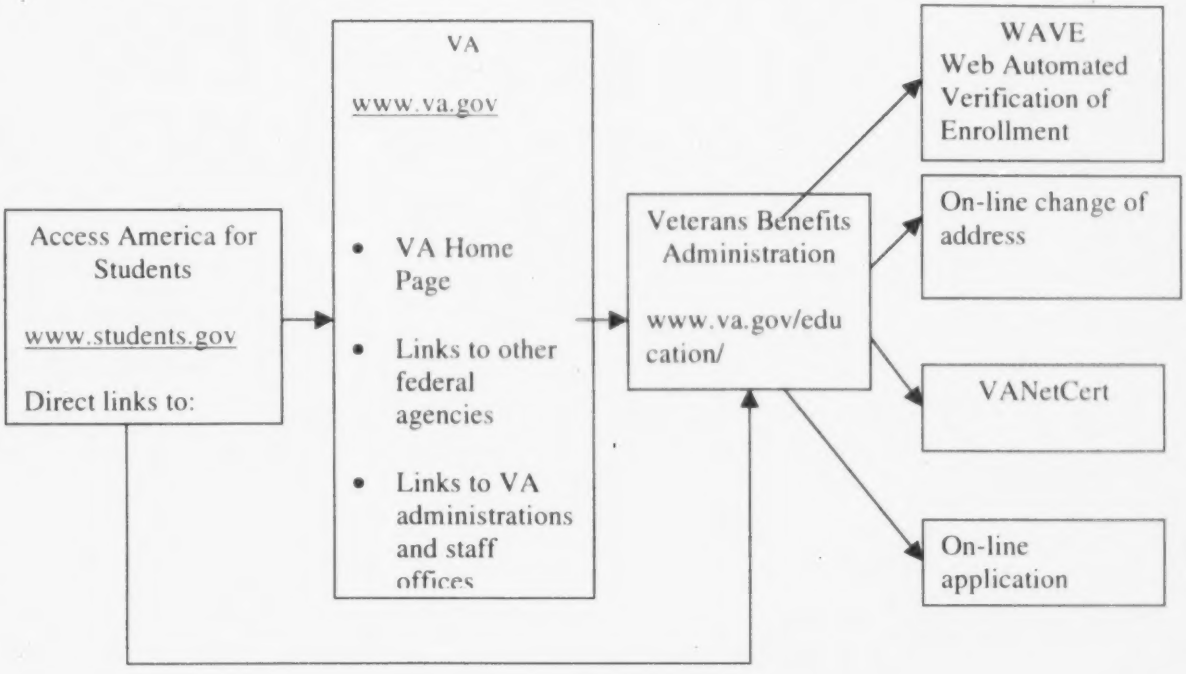
relation to the SFA Modernization Program. The Access America for Students business processes (shown outside the shaded box) that will be tested during the Pilot Program include aid origination and disbursement and loan repayment. The business processes outside the scope of the Access America for Students program are represented within the shaded box. The Office of Student Financial Assistance (OFSA) is developing a Modernization Blueprint to guide the modernization effort. Over time, the Blueprint will evolve and during that evolution, the identified business processes may be modified. Therefore, this graphic represents the best information we have today regarding how Access America for Students will fit within the overall modernization effort.

Appendix C
Department of Veterans Affairs
Educational Assistance Program
A Vision for Benefit and Service Delivery

Appendix C
DEPARTMENT OF VETERANS AFFAIRS
EDUCATIONAL ASSISTANCE PROGRAM
A VISION FOR BENEFIT AND SERVICE DELIVERY



General

Meeting the aggressive goals for enhanced customer service requires a radical departure from current processes. The Education Business Process Reengineering (BPR) team has created a dynamic vision for the Educational Assistance Program. The team began its redesign by defining six guiding principles to focus the vision and to address the core problems with the program. These guiding principles are:

- Dynamic, proactive awareness of customer needs
- Services and work processes built around customer needs
- Effective partnerships
- Streamlined procedures/simplified rules
- Standardized benefit programs
- Automation of routine work

Claims processing must be standardized and simplified in order for veterans and beneficiaries to fully understand and utilize their benefits, as well as to expedite processing. Veterans should be able to apply to a regionally accredited school of their

choice, enroll electronically, attend classes, and receive benefits through the Montgomery GI Bill program with as few obstacles and delays as possible. This will require simplification of complex, outdated rules; elimination and reduction of paper; improved partnerships between DoD, schools, State Approving Agencies (SAAs), veterans service organizations, and VA internal organizations; and a rules-based expert computer system to process routine applications.

The to-be vision changes the Educational Assistance Program processes to:

- Begin outreach efforts shortly after servicemember agrees to have pay reduced
- Provide a fully electronic application process
- Increase training and use case management as a tool to improve accountability, quality and timeliness
- Provide partners (school officials, military, veterans service organizations) with access to data
- Streamline the monthly verification process to reduce burden on students
- Streamline inquiry resolution by providing beneficiaries toll-free access to RPOs
- Outbase education benefits specialists at schools and military outprocessing centers to conduct outreach and technical training
- Enhance and modify the SAA role to meet new process and program needs
- Simplify and update rules

TO-BE PROCESSES

The VBA BPR team has created a dynamic vision for providing world-class service to VA's education customers.

The Educational Assistance Program has four core functions — processing claims, responding to inquiries, approving and monitoring programs, and providing outreach. The proposed vision makes each of these functions both more efficient and more focused on the customer.

Outreach and Communication

Outreach to servicemembers begins shortly after GI Bill election (Chapters 30 and 1606). Outreach is a primary element of the to-be vision and is built into the process. When servicemembers sign the MGIB contract, informational letters will be sent to participants at predetermined intervals to advise them about program eligibility criteria, information on how and from where to obtain benefits, outline their individual eligibility status, and if the information is incorrect, whom they should see to initiate corrections. It is envisioned that the first letter to servicemembers will be issued shortly after enlistment (six to eight months), the second after initial eligibility is met (generally, 24 months active duty), and the third approximately three to six months prior to

discharge. The last letter will include an "Education Benefits ID Card"[1] in which the basic eligibility data (except for the character of discharge) required for enrollment will be printed, along with VA's communication network information (toll-free numbers, Internet address, etc.) so that servicemembers can conveniently place this card in their wallets for future reference.

Outreach to non-participating servicemembers is also envisioned. They will receive a letter acknowledging their denial of the MGIB. If this information is incorrect, the letter will direct them to the appropriate source for a correction. This will help to reduce the complicated process of correcting service information after discharge.

Automated letters currently sent to beneficiaries of the Chapter 35 education program will be revised and timing of those letters reviewed. These beneficiaries will also benefit from the Education Benefits ID Card as a handy tool to present to school officials to initiate the claims process.

To further improve outreach, VBA will work with DoD to redesign its TAP programs and presentations. The future outbased Education Services Team, as a communications and training network, should greatly enhance this service. It is envisioned that education employees will be stationed at some of the larger military outprocessing stations, most likely in the Base Education Offices, to provide training, transition briefings, and one-on-one case management.

Claims Processing

A streamlined enrollment process for students and school officials. When a veteran is ready to begin using his/her education benefits, the enrollment process will begin at the school. He or she will contact the certifying official or designee at the school/training establishment, for admission and registration. The veteran can present his/her VA Education ID Card to show basic eligibility by benefit program. If the certifying official wishes to verify the individual's eligibility for benefits he or she may do so on-line through the Internet. In the majority of cases, most transactions will come in electronically and VBA's rules-based expert system will automatically process these awards. If, however, no record of eligibility exists, the certifying official will submit the information to VBA and it will be "flagged" by the system to ensure processing by a case manager.

The following Figure 1 illustrates the streamlined educational claims process where routine claims are processed automatically and non-routine claims are processed by case managers.

[1]The ID Card is not required for enrollment processing; rather it facilitates the process and provides a back-up in case the VBA systems are off-line.

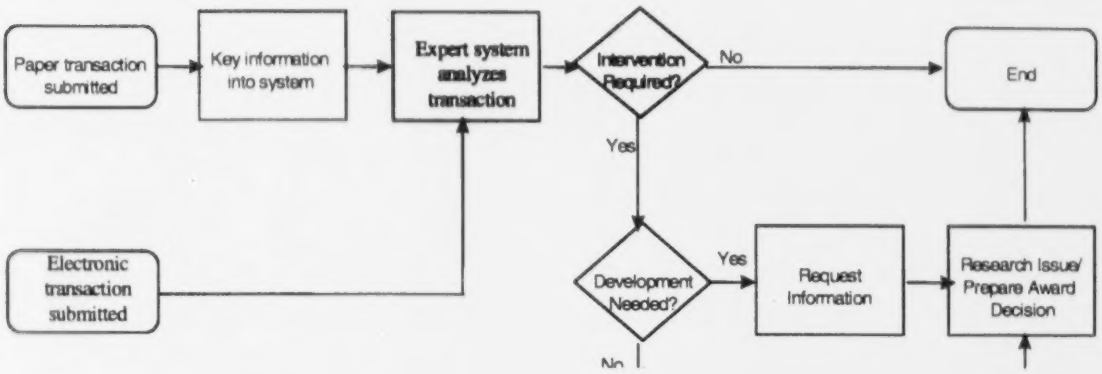


Figure 1: Vision for Education Claims Processing

The current VACERT program will serve as the foundation for future electronic transmissions. This information will feed into the expert system that will check the approval and eligibility records, and if possible, process the award. Those which cannot be automatically processed will be referred to a case manager.

Enrollment changes will be streamlined as well. Schools will still be required to submit enrollment changes to VBA, but similar to the initial enrollments, these will be done electronically as school technology permits. The expert system will be able to determine the training time, the actual period of enrollment, and the amount of money the veteran is eligible to receive. Students will also be able to submit changes to VBA either electronically through the Internet or telephonically rather than through a paper-intensive method.

A streamlined monthly verification process alleviates a paper-intensive burden for the student. The monthly verification process will be modified to eliminate the monthly self-verification of enrollment form. However, monthly self-verification will still be required but accomplished through an automated response system or through an Internet application in which automatic processing will occur. Students will be notified of their monthly obligation to self-verify with every award letter that will provide information on the two access options. If a student does not self-verify through one of these systems within the specified time period, benefit payment will not be made until such time the veteran or school notifies VA, or VA develops for the individual's status. The new procedure emphasizes reduced printing/mailing costs; reduced effort in finance; no postage costs for customers; fewer payment delays; and, greatly reduced debt in all education programs.

Case Management provides personal service and improves quality, accountability, and timeliness of claims. Non-routine claims — those that cannot be

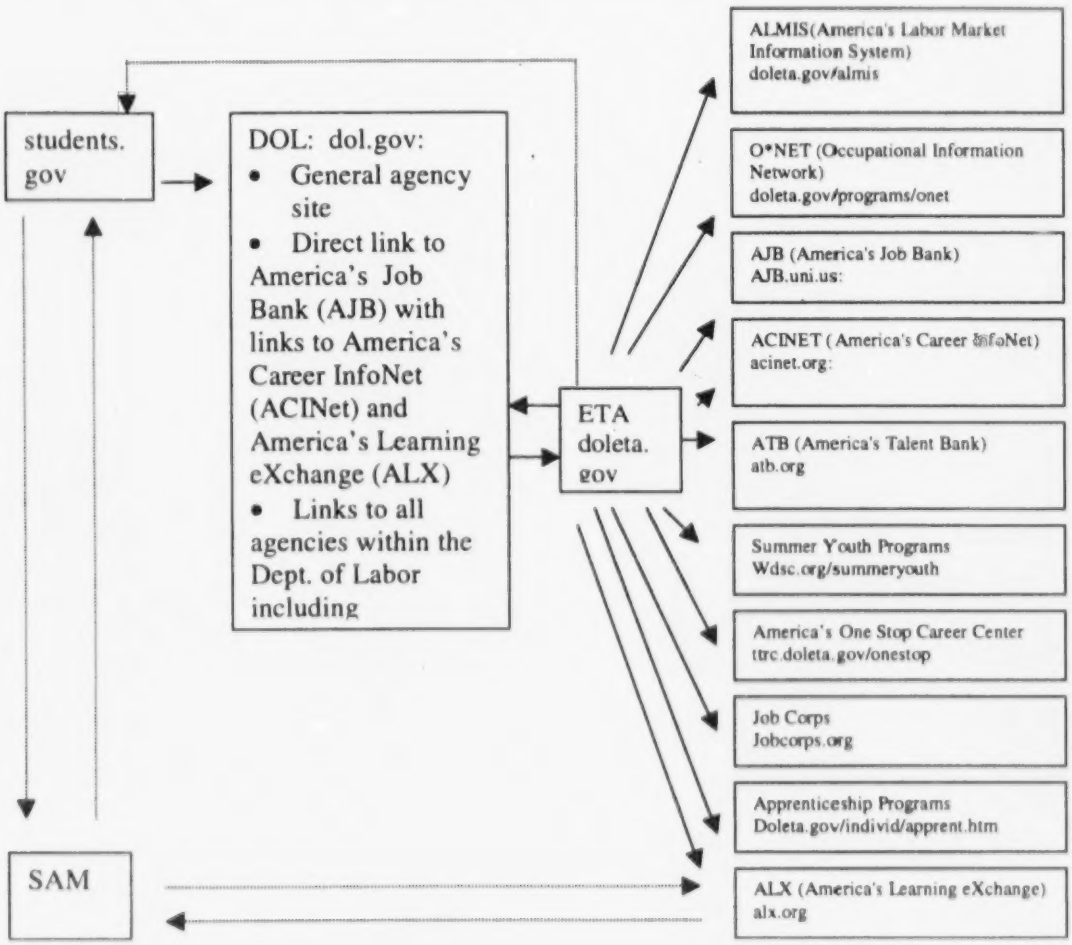
automatically processed by the expert system — will be handled by case managers. Quality will be emphasized and each case manager will be held accountable for completion of "quality" claims. Unlike the present process in which paper applications, enrollments and supporting documents can pass through many hands, case managers will have total responsibility for completing all actions related to a claim. Case managers will have the authority and responsibility to interact with customers, make decisions, and identify and resolve issues at the earliest opportunity. If a claim requires additional evidence from the veteran, school or DMDC, the case manager will have access to a telephone or a system to obtain the information. This will reduce the back-and-forth letter writing that currently frustrates our customers. In addition, this team structure will notably improve timeliness as case managers will be able to resolve questions within hours, if not minutes, as compared to days or weeks.

School officials will have access to claimant information to improve service. Many trainees do not differentiate between certifying officials and VA employees — they often consult their certifying official when they have a question or problem with their benefits. They expect certain questions answered concerning their education benefits during their initial visit to the school. The quality of service varies depending on the tenure of the school official, the training he/she has received from VA, and the accessibility to VA personnel. Because of the continuing importance of the partnership with schools and training programs, the future vision calls for greatly enhanced accessibility of information to certifying officials. The VA will provide certifying officials with a support network for their individual training and outreach requirements. In addition, it will provide them with remote access to data systems to answer routine questions concerning individual eligibility. A school official will be able to check eligibility and payment status on-line and provide general information to the student as his/her representative.

Currently, VBA has an Internet web-site for veteran-students and school certifying officials (www.gibill.va.gov). In addition to general information, school officials can register to be included on our mailing list for e-mail messages concerning changes and proposed changes to education benefits, notices of processing problems and newsletters. This service will be enhanced and encouraged during future outreach and training efforts.

Appendix D
Department of Labor
America's Labor Market Information System (ALMIS)
and
Web Links to students.gov

Appendix D
Department of Labor
America's Labor Market Information System (ALMIS)
and
Web Links to *students.gov*



America's Labor Market Information System (ALMIS) - ALMIS is the electronic backbone of the new One-Stop Career Center System. ALMIS includes the following products:

- ALMIS DataBase System - a centralized database for the maintenance of labor market and occupational information.
- ALMIS Common Intake System - a single point of entry into America's One Stop Career Center System.
- ALMIS Consumer Report System - a set of integrated products and services to facilitate informed choice.
- ALMIS Employer Database - a database containing information about over ten million employers in the United States.

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- America's Job Bank (AJB) - the largest electronic listing of job openings in the world.
- America's Talent Bank (ATB) - a nationwide database of electronic resumes that can be searched electronically by employers to find qualified candidates.
- America's Learning eXchange (ALX) - a nationwide database training and education resources where employers and individual learners can search for training packages and providers to meet their training needs.
- Career InfoNet (ACINet) - a nationwide database containing labor market information including wages, employment trends, and other career resources.
- Long-term Industry Projections - provide methods and tools to improve the development and delivery of industry/occupational employment projects for State research and analysis units.
- Media Library of Occupations - video library graphically illustrating job tasks for a variety of occupations.
- Occupational Employment Statistics (OES) - accurate, local wage data.
- One Stop Technical Standards - voluntary One Stop technical standards developed by state, federal, and national organizations.
- O*NET - replaces the outmoded Dictionary of Occupational Titles (DOT), currently the nation's primary source of occupational information.
- Short-term Forecasts - an automated system that allows state employment security agency analysts to produce quarterly statewide industry forecasts and annual two-year statewide occupational forecasts.
- America's One-Stop Career Center System - connects employment, education, and training services into a coherent network of resources at the local, state, and national level.
- Job Corps - nation's largest residential education and training program for disadvantaged youth that provides occupational exploration; world of work and social skills training; and competency-based vocational and basic education.
- Apprenticeship Programs - a combination of on-the-job training and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation.
- Summer Youth Employment and Training Program - enhances the basic educational skills of youth; encourages school completion or enrollment in supplementary or alternative school programs; provides eligible youth with exposure to the world of work; enhances the citizenship skills of youth.

Appendix E
Department of the Treasury
Internal Revenue Service
Electronic Tax Administration

Appendix E
Department of the Treasury
Internal Revenue Service
Electronic Tax Administration

During Access America for Students Pilot Phase II (1999 through 2001) the Internal Revenue Service (IRS) will pilot test and implement a number of electronic transactions with various taxpayer groups as laid out in its Electronic Tax Administration's Strategy for Growth. An increase in electronic tax return filing, payment and electronic tax return information services, will occur each tax year through 2007 in order to reach the overall goal of 80 million electronically filed tax returns. As a result, IRS will provide these services to students via direct linkage to the IRS' Internet Web Site. During the Access America for Students Pilot Phase II time frame, IRS will also be building a secure systems infrastructure that will conform with all security and privacy policy governing taxpayer data, as dictated by law. As a result of this secure infrastructure foundation, it is anticipated that student's will be able to access their tax account data, in addition to an increase in electronic filing and payment options.

Appendix F
Office of Personnel Management
USACareers

Appendix F
Office of Personnel Management
USACareers

The Office of Personnel Management will pilot USACareers with Access America for Students Phase I and II schools. USACareers is an Internet-based paid subscription service for Federal Agencies. It provides federal employees tools for self-assessment, career planning, career transitioning, workforce reengineering, and job searching.

Of particular interest to students beginning their career and job searches, is the interactive self-assessment module designed for students to learn about themselves and work-related competencies and interests, and conduct a job search for Federal employment and other opportunities worldwide.

Students at Access America for Students pilot schools will be provided free access to the paid subscription service of USACareers through career counseling offices on each campus for the 1999-2000 academic year. Passwords will be issued on a limited basis to the career offices at each pilot school.

In exchange, OPM is seeking student and campus feedback on the usefulness of the USACareers service and how it might be improved.

Appendix G
Department of Education
Office of Personnel Management
InternNet

Appendix G
Department of Education
Office of Personnel Management
*InternNet**

Under the Access America for Students initiative, ***"InternNet"*** will focus on the variety of student employment opportunities available at the federal level. Federal agencies offer a diverse number of paid and unpaid student internship programs that provide opportunities for thousands of high school, technical, vocational, 2 or 4 year college or university, and graduate or professional school students in a wide variety of areas. While these programs are individually successful, students who try to find federal internship and other student employment program opportunities confront a fragmented, confusing and time consuming process. Inquiries must be made on an agency by agency basis. ***InternNet*** will present a more customer-focused, efficient and cost effective way to reach potential student applicants. Through an online gateway from the ***students.gov*** web site to ***usajobs.opm.gov***, ***InternNet*** will provide current and prospective students in America with one-stop electronic shopping for information on federal student employment opportunities.

InternNet will consist of four integrated components: 1) a comprehensive, searchable data base of available federal student employment opportunities; 2) a job profiling feature that will register student job interest profiles and send email notice of matching job postings; 3) an electronic entry process for federal agency entry of student employment listings; and 4) a comprehensive hyperlink gateway to all existing federal web sites that provide information on government internship and other employment opportunities. The ***InternNet*** student employment application will be developed in partnership between the U.S. Department of Education, the Office of Personnel Management and the U.S. Department of Labor. ***InternNet*** will reside on and be hosted by the Office of Personnel Management's ***USAJOBS*** employment information delivery and job entry systems. The ***InternNet*** component on ***USAJOBS*** will capitalize on the following innovative uses of information technology to deliver faster, more efficient and accessible internship information to postsecondary students:

I. simple push technology,
II. smart agent search technology,
III. client profiling technology, and
IV. remote content update technology.

The Labor Department is looking at how to incorporate into ***InternNet*** the private-sector internship opportunities posted in America's Job Bank. ***InternNet*** will also explore local and state government participation in the new system. This would allow ***InternNet*** to offer true "one-stop" shopping for all public and private-sector internship opportunities.

*The ***"InternNet"*** name may be changed to something more reflective of the broader scope of student employment opportunities.

Appendix H
Access America for Students Steering Committee Charter

Appendix H
ACCESS AMERICA FOR STUDENTS STEERING COMMITTEE CHARTER

1. Purpose and Objectives

The Access America for Students Program will provide for common electronic access and services delivery for federal agencies, schools, and other entities providing services to the post-secondary student population. The Program will consist of three key components:

- *Common Access Website* -- an electronic "yellow pages" for post secondary students to provide information services and web linkages to a suite of electronic services through federal agencies, schools, and other entities serving the student population;
- *Electronic ID* -- an electronic form of identification to allow remote authentication of students via the Internet and electronic (digital) signature process for logical access control and electronic filings;
- *Student Account* -- an electronic account to provide a one-stop source for all stakeholders (students, schools, lenders, Department of Education, other federal agencies, etc.) for processing and recording student aid disbursements and, potentially, loan origination and repayment.

The Access America for Students Steering Committee will provide leadership and oversight for the activities and management for the coordinated implementation of the Access America for Students Program; including, pilot testing, evaluation and rollout for governmentwide services. Steering Committee oversight and work objectives include:

- Ensuring uniform access and delivery of a suite of electronic services to the student population;
- Policy coordination for activities related to electronic ID, digital signature and public key infrastructure processes and use, electronic commerce, transaction processing, and funds transfer;
- Direction for the program's policies and activities to ensure the privacy, security and confidentiality of governmental and public information and records;
- Support for program resource needs;
- Coordination with key external stakeholder organizations;
- Coordination with governmental stakeholder organizations, including the Electronic Processes Initiatives Committee, CIO and CFO Councils, and the Federal PKI Steering Committee.

2. Membership

The Steering Committee will be co-chaired by the Office of Management and Budget Controller designate (Chris Sale) and the Department of Education Office of Student Financial Assistance Programs Chief Operating Officer (Greg Woods) and will consist of representatives from:

- Department of Education,
- Department of Veterans Affairs,
- Department of Labor,
- Department of Treasury Internal Revenue Service and Financial Management Service;
- Social Security Administration,
- General Services Administration,
- US Postal Service,
- Department of Defense,
- Corporation for National Service.

The National Partnership for Re-Inventing Government (NPR) and the Office of Management and Budget will provide policy, budgetary and operational direction and coordination.

Steering Committee membership may be expanded/modified through agreement among members. Membership will be limited to federal agencies; non-federal representatives may be requested to attend specific meeting agenda items, as appropriate.

3. Inter-Agency Task Force

An Inter-Agency Task Force will be responsible for the development and implementation of the Access America for Students Program, including: operations and systems design and development, pilot test implementation and evaluation, and scaled rollout of the Program. The Task Force will consist of representatives of the Department of Education and the other Access America for Students member agencies. The Department of Education and the General Services Administration will provide administrative support for the Task Force and its activities.

4. Steering Committee Duration and Schedule

The Access America Program for Students will be implemented through a two-year pilot program beginning in March 1999. All three components of the Program will be implemented and tested in CY 1999 with enhancements and expanded services in CY 2000. The Steering Committee will oversee program activities for the duration of the two-year pilot program. The need for continued Steering Committee oversight will be determined by March 2001. The Department of Education will be responsible for administration, oversight, and inter-agency coordination following expiration of the Task Force Charter.
Key milestone dates for the Program include:

- Common Access Website available for Government linkage 4/01/99
- Digital Signature Application Processing Interface Specification available 4/30/99
- Access America for Students Strategic Plan issued 5/15/99
- Phase 1 Student Account Operations implemented 7/01/99
- Pilot digital signature applications available 12/01/99
- Phase 1 Pilot Evaluation issued 3/01/00

- Phase 2 Student Account Operations implemented 7/01/00
- Phase 2 Pilot Evaluation issued 3/01/01

The Steering Committee will meet on a bi-monthly basis. The Access America for Students Inter-Agency Task Force will provide staff support to the Steering Committee.

5. Member Agency Key Responsibilities for the Access America for Students Program

Following are key responsibilities of member agencies for the Access America for Students Program:

- OMB: Policy support and coordination for all Program activities and administrative funding;
- Department of Education: Administrative and technical support, including contract administration, legal, funds control, and audit;
- General Services Administration: Administrative, policy, technical, and contractual support for PKI related services;
- Department of Treasury Financial Management Service: policy guidance and assistance for 1) payments, collections, financial management; and financial transactions 2) arrangements with financial institutions, as necessary; and 3) electronic authorization techniques to service Federal financial transactions, e.g. PKI related transactions;
- All Agencies: 1) Pilot Phase 1 Common Access Website linkage and information coordination; 2) Pilot Phase 2 PKI application development and digital signature process service delivery. See Addendum 1 for the agency program tiers for of Access America for Students electronic services delivery.

6. Administrative Resource Allocation

Steering Committee member agencies will provide program staff support to the Inter-Agency Task Force through detailed work assignments and staff assignments as needed. Inter-Agency Task Force staffing will not exceed 10 FTE. The Department of Education will provide administrative support for task force activities (i.e., administrative/secretarial, contract administration, funds control, space). The Department of Education will be responsible for the development and maintenance of the common access website, the Student Account, and other components of student aid modernization through this pilot program. Common expenses related to the electronic services delivery will be shared among member agencies. Such expenses include contracted technical support (technical assistance, pilot evaluation and risk management), equipment and related expenses, program marketing, and travel. Such expenses shall not exceed $1.2 million annually. Administrative funding for shared expenses will be accomplished through participating agency contributions allocated based on Agency use and benefit for FY 1999 and FY 2000 coordinated through the Office of Management and Budget.

Signature Page

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Controller Designate
Office of Management and Budget

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Appendix I
Contributors and Acknowledgements

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Contributors and Acknowledgements

The Access America for Students Program and this Strategic Plan are the result of the dedication and hard work of many contributors. The Access America for Students Steering Committee would like to acknowledge the following individuals for their key contributions in shaping, providing input, and preparing the Plan.

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United States Student Association
National Association of Graduate-Professional Students
American Medical Student Association
National Black Graduate Student Association